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SIXTH

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONERS,

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1861.

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SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONERS.

*To the Honorable Senate and House of Representatives, in
General Court assembled:—*

In obedience to chapter fifty-eight, section ten, of the General Statutes, the undersigned, Insurance Commissioners, have the honor to submit to the legislature their Sixth Annual Report in regard to the Insurance Companies doing business in the Commonwealth.

These companies number in all one hundred and seventy-nine. Their reported risks on the 1st of November, 1860, reached, in the aggregate, the sum of \$1,832,000,000. Their revenue for the year closing at that date was not less than \$25,000,000. The indemnities they paid during the same period for losses occasioned by the destruction of property or life amounted to about \$13,000,000.

This rather stupendous aggregate of business naturally divides itself into two classes which have little in common but the name of insurance and the fact that both are founded on average or the laws of probability.

The distinctness of these two kinds of insurance, and the fact that the editions of our last two Reports have been insufficient for the public demand, have induced us to prepare this in two distinct parts, one devoted to the Fire and Marine, and the other to the Life Companies. By having these parts bound separately, those interested in only one class will be spared the burden of lumber useless to them, and will not deprive others of useful information.

The enormous difference between the aggregate receipts and indemnities of the existing insurance companies accounts for the perpetual struggle to get up new ones. But there are two sides to the picture. If we could give a statistical statement of the time, energy, hope and money wasted on the failed experiments, it would tend to check this ardor. We can only give the chronology of the manufacture of charters.

The Number of Insurance Companies chartered by the Commonwealth of Massachusetts, from 1798 to 1860.

YEARS.	No. of Companies chartered.	No. of Companies still existing.	YEARS.	No. of Companies chartered.	No. of Companies still existing.
1798, . . .	1	1	1834, . . .	6	—
1799, . . .	2	—	1835, . . .	9	2
1800, . . .	1	—	1836, . . .	7	3
1803, . . .	6	—	1837, . . .	6	1
1804, . . .	6	—	1838, . . .	3	—
1805, . . .	1	—	1839, . . .	7	2
1806, . . .	1	—	1840, . . .	4	1
1807, . . .	2	—	1841, . . .	3	1
1808, . . .	1	—	1842, . . .	1	—
1809, . . .	2	—	1843, . . .	6	4
1811, . . .	2	—	1844, . . .	18	3
1814, . . .	1	—	1845, . . .	8	2
1816, . . .	1	1	1846, . . .	6	2
1818, . . .	4	2	1847, . . .	14	8
1819, . . .	2	—	1848, . . .	11	4
1820, . . .	2	—	1849, . . .	5	4
1821, . . .	2	—	1850, . . .	7	2
1822, . . .	1	1	1851, . . .	16	7
1823, . . .	11	4	1852, . . .	12	6
1824, . . .	6	1	1853, . . .	13	5
1825, . . .	7	4	1854, . . .	12	5
1826, . . .	4	2	1855, . . .	17	6
1827, . . .	4	1	1856, . . .	7	4
1828, . . .	8	5	1857, . . .	5	2
1829, . . .	8	4	1858, . . .	3	1
1830, . . .	6	2	1859, . . .	7	2
1831, . . .	9	2	1860, . . .	5	2
1832, . . .	5	1			
1833, . . .	12	4			
				336	114

This does not include twelve charters for Health Insurance Companies, none of which ever attained a healthy existence.

FIRE AND MARINE COMPANIES.

It will be seen by the abstract which follows this report, compared with the similar one of the last, that the business of these companies, both of those chartered at home and of those from abroad having legal agencies here, has considerably increased, not however quite so much for the benefit of the insurers as the insured. The following is a general comparison, as to risk and loss, of the business of the home companies for the last two years.

RISKS AND LOSSES.	1859.	1860.
<i>Marine Risks.</i>		
In Stock Companies,	\$45,545,105 00	\$52,154,961 50
In Mutual Marine and Mutual Fire and Marine,	56,427,869 50	62,195,601 50
Total Marine,	\$101,972,974 50	\$114,350,563 00
<i>Fire Risks.</i>		
In Stock Companies,	\$125,151,695 79	\$146,710,128 70
In Mutual Fire and Marine, . .	9,934,047 00	10,932,414 00
In Mutual Fire Companies, . .	213,837,546 46	221,982,165 12
Total Fire,	\$348,923,289 25	\$379,624,707 82
Total Risks, Fire and Marine, . .	450,896,263 75	493,975,270 82
<i>Marine Losses.</i>		
In Stock Companies,	\$2,203,780 53	\$1,834,893 06
In Mutual Marine and Mutual Fire and Marine,	1,701,406 43	1,879,200 25
Total Marine Loss,	\$3,905,186 96	\$3,714,093 31
<i>Fire Losses.</i>		
In Stock Companies,	\$804,761 75	\$927,831 96
In Mutual Fire and Marine, . .	60,366 43	9,433 75
In Mutual Fire,	376,541 48	456,676 05
Total Fire Loss,	\$1,241,669 66	\$1,493,941 76
Total Loss, Fire and Marine, . .	5,146,856 62	5,208,035 07

The marine companies chartered in our own State appear to have carried more risks to the amount of about twelve millions of dollars, while they have received \$737,971.96 less premium.

That is, their rates this year have averaged 4.86 per cent., while last year they averaged 6.18 per cent. Their losses, however, have been a trifle less. Comparing the year's loss with the risks outstanding on the 1st November each year, the loss in 1859 was 3.83 per cent., and in 1860, 3.25 per cent. The average rate in 1860, to have been as good for the actual loss as it was in 1859, should have been 5.24 per cent., so that there was a net reduction of .38 per cent. on the amount insured, or 7.25 per cent. on the rate itself. Of course the rates thus inferred are higher than the actual ones, for the same ship often makes more than one voyage in a year, and the comparison of the two years in this way is no nearer the truth than the assumption that the risks of the two years average the same length and have the same ratio as the amounts outstanding November 1. The general conclusion is probably sound that the tendency of rates has been downward, and for the benefit of the insured. Since losses have been promptly settled, it is to be inferred that the business has been prosperous for all parties.

The aggregate loss of the home companies by fire has been still greater in 1860 than in the preceding year. In 1859 it was .35 per cent. of the outstanding risk, in 1860 it was .39 per cent., and while the risk was thirty millions larger, the premium received was \$17,778 less. In 1859 the average fire premium was about .66 per cent. of the amount insured; in 1860, it was .60 per cent. Measuring the risk by the actual loss, the premium of 1860, to be as good for the risk as in 1859, should have been .73 per cent. This shows a net reduction of .13 per cent. on the amount insured, or 17.8 per cent. on the rate itself.

It will be seen from the abstract that losses have been distributed very unequally among the companies, and that the weaker ones have generally had more than their share. This results naturally from the severe struggle for business. The least hazardous risks flow spontaneously to the stronger companies, and those which are drummed up by the perambulating agents on whom the other companies often feel obliged to rely, are either such as have been rejected by the strong companies, or are enticed away by a lower premium than such companies would take. This decreasing premium in the face of increasing hazard, does not afford much encouragement for the multipli-

cation of companies, and ought in fact to lead the smaller mutual companies especially to seek safety in union with each other. If there are three cities with three mutual fire insurance companies in each, the nine would immensely increase their stability by reducing themselves to three, each of the three spreading its risks over all three cities.

We are obliged to believe, that if facts and figures can prove any thing, they prove that the number of companies chartered in the Commonwealth cannot be increased without violating the principle which is most fundamental to all insurance. According to this principle, two fire companies, for example, cannot be made weaker by union, even though their risks were side by side in the same city. So far as their risks were not contiguous they could not fail to be made stronger. Multiplication of companies is doubtless necessary to secure the public against the evils of monopoly, but any one consulting the figures given in this Report cannot fail to perceive that the necessary amount of multiplication was long ago exceeded. The dearth of business consequent on too great competition, obliges the weaker companies to reduce their rates, while it is impossible for them very much to reduce their expenses, so that many of them stand more in need of insurance than their customers. By a mathematical necessity the larger companies, other things being equal, have the advantage of the smaller, and can afford to give more insurance for the same money. There is therefore a tendency, constantly growing stronger, of the business to concentrate itself, and seek the larger offices. No legislative industry in manufacturing charters, no enterprise or eloquence of projectors in carrying out experiments under them, can check this tendency. It does not follow that the number of companies must increase with the increase of wealth. And when the increase is temporarily checked, when insured property being depreciated is more likely to burn up and must be paid for by the sale of securities in a bad market, it seems not the fairest time for the legislature to knock down the rates of insurance by increasing competition.

The perfection of insurance, whether of property or life, is undoubtedly mutuality and a basis so broad in regard to the multitude of risks that the stream of loss shall be nearly as smooth and invariable as that of premium. The only use of

capital is to guarantee the experiment till it reaches this success. After complete success is reached the capital is useless so far as the insured are concerned. It serves merely as a means of dividing among a set of fortunate spectators the surplus premiums of a multitude of people who really insure each other. All, however, but a very few of the companies doing business in this Commonwealth are still in the experimental stage.

We would respectfully repeat the suggestion we made last year, that whoever solicits insurance or receives commission for procuring it from any company, should be held to be the agent of the same, in spite of any disclaimer in its by-laws. Making such the law, and the transmission of the policy proof of agency in the case of a foreign company, would make the people more secure against imposition, and save something to the State. Many persons now act as agents both for home and foreign companies, who are not legally held as such. Foreign companies, particularly, now evade the law by having correspondents here who advertise that they will transmit policies for companies abroad, whose puffs they parade in the papers, while they do not admit themselves to be, and the companies do not claim them as, their agents. They doubtless, however, receive a commission on all the business they procure, which is none the smaller because that business is not burdened with a tax to the State. We cannot but think the legislature owes it to the foreign companies which have honorably complied with our laws, and their agents here, to prevent at least all open evasion of this sort. Under proper regulations, the transaction of business among us by foreign insurance companies is a benefit to our citizens, no less than it is a benefit to our insurance companies to have the privilege in other States. And especially should a sweeping conflagration ever desolate our beloved metropolis, it would be no cause of regret that we had suffered several foreign insurance companies to carry off a good deal of its money.

The returns were this year, almost without exception, placed in our hands promptly at the time required by law, and though not without discrepancies and mistakes, are more full and explicit than heretofore. In order to make the information contained in them more available to the public, we have

expended more than the usual labor in the abstract and accompanying remarks. While we recognize as sound the principle of the statute that no part of the premium on risks not terminated should be considered as divisible surplus, yet considering that a different rule is favored in other States, and especially that in the State of New York, under its present able and efficient Insurance Department, the surplus of each company is shown annually on the rule of allowing 50 per cent. of the premium for re-insurance, we have thought best to show the standing of all the companies whose returns are made to us by the same rule. The surplus shown by this rule, if fortunately any can be, must not be mistaken for *divisible surplus*; it is only *probable surplus*, and we estimate it, that our own companies may not appear to disadvantage in comparison with companies officially valued elsewhere by a laxer rule than that which has been sanctioned here.

We also, in order to show the comparative economy and standing of all the companies at a glance, give tabular statements (see pp. x-xv) of the Risks, Premiums, Receipts, Losses, Expenses, and Surplus or Deficiency, of each class of companies, and, except in the case of the home mutual fire and marine companies which are not required to give their *annual* receipts, the Ratio of expense to Receipts for the year. By this it will be seen that the cost of doing a given amount of business is very different in different companies, and that in many cases it consumes a very large portion of the receipts. In the synopsis of the home mutual fire companies, to save space, the surpluses and deficiencies are placed in the same column, and distinguished by the positive and negative signs.

It deserves to be remarked here, that in comparing companies in this way, it must be borne in mind that a deficiency bearing the same ratio to the capital is a much more serious affair to a company of very small business than to one of very large, for this reason, that in the latter the risks are not magnified so fast as they are multiplied. Hence a company doing an immense business may show large deficiency, judged by the rule applied in our abstract, or be quite bankrupt by a more rigid one, without putting its stock down to par, while a smaller company with the same percentage of deficiency will find its stock depreciated in a still greater ratio. Capital and surplus are more important

Synopsis for the Year ending November 1, 1860, of Sixty-four Home Mutual Fire Insurance Companies.

NAME OF COMPANY.	At Risk.	Cash Received.	Expenses.	Losses.	Dividends.	Ratio of Expense to Premium Rec'ts.	Assets.	Liabilities.	Surplus.
Abington, Abington,	\$334,140	\$1,282 49	\$356 24	\$727	\$72	27.78	\$751	\$2,262	-\$1,511
Annisquam, Gloucester,	189,492	70 99	32 50	-	88	45.78	2,285	200	+2,085
Attleborough, Attleborough,	688,671	637 34	292 50	10	-	45.89	2,386	890	+1,496
Arkwright, Boston,	1,069,600	10,452 66	427 96	-	-	4.09	10,065	5,226	+4,839
Barnstable County, Yarmouth,	2,637,508	6,452 74	525 97	3,650	3,806	8.15	27,882	17,863	+10,019
Berkshire, Pittsfield,	2,259,041	4,256 80	1,122 25	2,118	802	26.36	12,204	13,665	-1,461
Boot and Shoe Manufacturers', Lynn,	2,014,564	10,889 07	2,170 02	4,175	1,490	19.93	15,367	9,865	+5,502
Boston Manufacturers', Boston,	8,361,778	77,423 68	7,185 67	31,411	37,431	9.28	85,505	38,195	+47,310
Bristol County, New Bedford,	5,113,350	4,213 45	2,795 64	5,937	-	66.35	418	16,767	-16,349
Cambridge Mutual, Cambridge,	1,528,519	7,064 17	2,607 25	954	2,302	36.91	18,647	12,708	+5,938
Charlestown Mutual, Charlestown,	5,531,036	38,708 79	7,518 70	17,866	2,562	19.42	42,930	42,470	+460
Chelsea Mutual, Chelsea,	1,183,809	9,085 77	2,764 02	6,377	142	30.59	16,059	12,479	+3,580
Citizens', Brighton,	4,281,099	27,008 75	6,141 85	22,249	2,537	22.74	27,274	41,396	-14,122
City Mutual, Roxbury,	542,240	1,571 48	300 00	12	-	19.09	5,880	4,160	+1,720
Cohasset Mutual, Cohasset,	171,029	231 15	151 62	30	499	65.59	2,202	1,123	+1,079
Conway Mutual, Conway,	3,093,034	7,391 94	1,400 55	1,781	1,949	18.95	16,896	16,381	+516
Dedham Mutual, Dedham,	269,635	3,094 84	631 46	955	1,029	20.40	4,265	1,742	+2,524
Dorchester Mutual, Dorchester,	4,854,868	27,015 17	7,661 39	15,235	2,729	28.36	42,009	41,041	+968
Eagle Mutual, Boston,	1,944,721	14,044 83	5,472 23	5,556	2,925	38.96	8,850	13,638	-4,788
Essex Mutual, Salem,	1,006,250	3,374 50	515 16	3	2,600	15.27	28,227	11,835	+16,393
Fayette, Lawrence,	511,251	4,980 86	1,644 80	3,440	-	33.02	5,600	8,446	-2,846
Farmers', Mutual, Georgetown,	1,030,494	755 95	1,051 55	1,375	-	139.10	2,758	7,577	-4,819
Fitchburg Mutual, Fitchburg,	1,479,347	4,029 87	678 73	11	700	16.84	10,800	8,374	+2,426
Franklin, Greenfield,	4,270,285	22,915 93	1,886 21	12,117	9,109	8.23	51,083	26,985	+24,098
Groveland Mutual, Groveland,	747,598	115 00	200 00	1,103	-	173.92	2,600	2,163	+437
Hamilton, Salem,	2,898,893	25,179 90	7,305 00	22,627	1,494	29.01	31,033	26,697	+4,336
Hampshire Mutual, Northampton,	3,612,968	9,040 71	1,228 48	3,808	4,925	13.59	37,256	24,750	+12,506
Haverhill Mutual, Haverhill,	3,429,172	8,568 94	3,115 54	9,635	1,593	36.36	21,503	24,127	-2,625
Hingham Mutual, Hingham,	7,689,553	18,536 27	2,033 21	4,968	10,118	10.97	87,634	53,076	+34,558
Holliston Mutual, Holliston,	1,375,928	903 63	480 00	7,017	-	52.77	9,125	12,027	-2,902
Holyoke Mutual, Salem,	9,370,371	54,129 07	11,242 85	30,284	8,036	20.77	127,683	63,680	+64,002
Housatonic, Stockbridge,	1,349,566	3,013 43	633 78	2,252	449	21.03	2,028	7,069	-5,041

Home Mutual, Boston,	\$183,982	\$2,159 68	\$1,029 25	\$2,137	-	47.66	\$822	\$1,411	—\$589
Lowell Mutual, Lowell,	558,400	2,150 19	837 39	27	-	38.95	2,700	2,795	—95
Lynn Mutual, Lynn,	1,398,785	2,920 75	842 95	4,750	\$2,235	28.86	18,555	8,486	+10,068
Marlborough Mutual, Marlborough,	1,184,915	1,578 66	173 71	2,850	-	11.00	1,004	2,559	+1,555
Massachusetts, Boston,	14,754,235	41,846 45	9,333 43	5,476	37,692	22.30	292,247	130,768	+161,479
Mechanics' Mutual, Worcester,	2,576,579	25,440 73	4,015 32	13,741	8,143	15.78	22,598	12,720	+9,877
Mechanics' Mutual, Boston,	19,863,129	55,085 23	13,207 99	34,705	16,046	24.14	278,708	132,204	+146,504
Mechanics' and Farmers', Worcester,	8,381,411	45,639 45	8,564 22	29,978	9,716	18.77	98,488	59,114	+39,374
Merrinack Mutual, Andover,	2,785,043	5,450 61	1,975 45	1,656	639	36.24	10,174	13,189	—3,015
Milford Mutual, Milford,	978,336	3,389 50	582 52	4,806	752	17.19	8,577	9,563	—985
Middlesex, Concord,	5,835,996	23,479 86	4,052 29	10,989	4,890	17.26	72,116	42,929	+29,186
Mutual Assurance, Springfield,	2,410,495	5,764 62	1,154 60	879	3,558	20.03	32,935	15,832	+17,103
Mutual Safety, South Reading,	2,629,724	18,496 22	5,656 71	9,073	2,436	30.58	24,280	28,445	—4,165
Newburyport Mutual, Newburyport,	712,310	989 85	260 00	66	-	26.27	12,419	4,241	+8,178
Norfolk Mutual, Dedham,	10,525,394	29,065 57	3,172 66	11,931	10,209	10.92	86,014	78,306	+7,708
Peoples' Equitable, Taunton,	3,153,996	4,803 21	2,256 68	3,178	612	46.98	7,567	22,404	—14,837
Peoples' Mutual, Worcester,	4,464,332	26,496 00	5,122 67	18,434	4,199	19.33	47,304	30,376	+16,928
Plymouth County Mutual, Plymouth,	555,251	3,168 03	1,111 80	4,090	161	35.10	972	7,480	—6,508
Quincy Mutual, Quincy,	12,872,737	67,499 80	15,117 11	38,577	14,430	22.40	98,360	86,856	+11,504
Salem Mutual, Salem,	1,189,850	9,286 27	787 11	30	7,125	8.48	21,876	12,285	+9,591
Salisbury and Amesbury, Amesbury Mills,	192,149	134 87	58 75	835	5	43.56	229	673	—444
South Danvers Mutual, South Danvers,	886,345	2,619 10	500 00	-	2,259	19.09	23,295	8,239	+14,996
State Mutual, Boston,	3,058,351	8,487 88	6,706 23	1,874	1,764	79.01	26,120	25,559	+561
Traders' Mutual, Boston,	2,158,219	26,971 62	9,290 45	29,732	3,272	34.44	5,924	29,220	—23,296
Traders' and Mechanics', Lowell,	3,211,488	12,175 50	2,354 97	1,944	932	19.34	32,416	19,215	+13,201
Tri-Mountain, Boston,	423,978	3,369 16	1,167 81	218	-	34.66	3,377	1,685	+1,692
Union Mutual, Boston,	7,861,143	19,569 57	7,763 96	10,276	1,668	39.68	99,601	56,769	+42,832
Westfield Mutual, Westfield,	330,272	1,226 95	296 81	-	329	24.19	3,822	2,330	+1,491
Westford Mutual, Westford,	322,313	91 25	10 00	-	-	10.96	240	311	—72
West Newbury Mutual, West Newbury,	1,444,900	85 00	153 47	1,468	-	180.55	75	1,500	—1,425
Weymouth and Braintree, Weymouth,	1,679,363	6,989 08	1,089 83	5,174	1,712	15.59	8,224	13,009	—4,785
Worcester Mutual, Worcester,	16,383,173	44,109 72	4,995 70	12,688	27,919	11.33	199,372	114,168	+85,204
	\$219,806,404	\$900,869 79	\$195,304 97	\$478,665	\$262,090	21.68	\$2,299,613	\$1,543,578	+ \$756,038

Synopsis for the Year ending November 1, 1860, of *Thirty-three Home Fire and Marine Insurance Companies with Specific Capitals.*

NAME OF COMPANY.	At Risk.	PREMIUMS.		Losses Paid.	Dividends Paid.	Expenses.	Ratio of Expense to Premium Rec'ds.	Surplus.	Deficiency
		Received in Cash.	Received in Notes.						
American, Boston,	\$7,213,477	\$187,687 43	\$138,370 74	\$99,568	\$60,000	\$18,234 82	5.59	\$313,455	-
Beverly, Beverly,	314,767	16,331 34	15,562 85	12,169	5,973	1,331 96	4.18	10,042	-
Boston, Boston,	4,382,477	4,638 90	183,444 84	156,572	54,000	10,334 53	5.49	184,958	-
Boylston, Boston,	13,289,653	32,915 07	286,494 88	257,798	90,000	61,448 24	19.24	401,541	-
City Fire, Boston,	2,863,912	24,617 79	-	16,849	12,000	6,387 00	25.94	54,222	-
Conway, Boston,	5,383,245	79,338 07	-	96,362	4,560	17,072 76	21.52	-	\$17,458
Dorchester Fire, Dorchester,	3,808,588	50,644 28	-	58,825	7,750	8,239 01	16.27	-	20,127
Eliot Fire, Boston,	6,732,669	54,550 49	-	32,768	120,000	8,882 95	16.28	77,537	-
Equitable Marine, Provincetown,	50,488	11,232 81	-	7,771	2,000	583 92	5.19	38,310	-
Firemen's, Boston,	12,617 914	90,446 01	-	31,910	72,000	10,994 56	12.16	281,073	-
Franklin, Boston,	4,420,276	83,016 28	84,087 78	76,067	18,000	8,646 11	5.17	98,196	-
Gloucester Marine, Gloucester,	215,944	485 22	18,547 09	12,289	9,000	901 16	4.73	14,596	-
Hampden Fire, Springfield,	10,020,339	116,524 09	-	106,233	9,000	23,990 73	20.59	-	7,438
Howard, Lowell,	2,520,064	21,047 17	-	2,671	10,610	6,166 82	29.30	34,382	-
Lynn Mechanics', Lynn,	40,073	513 97	16,459 43	5,535	15,000	1,134 71	6.69	35,273	-
Manufacturers', Boston,	13,254,935	88,839 16	82,560 56	80,482	120,000	12,156 87	7.09	396,290	-
Massasoit, Springfield,	7,031,569	85,966 31	-	79,218	4,500	19,092 55	22.21	8,203	-
Mercantile Marine, Boston,	1,571,650	49 44	79,527 59	109,851	42,000	8,345 61	10.49	160,556	-
Merchants', Boston,	15,020,189	168,078 42	49,737 31	107,003	89,334	35,814 20	16.44	178,638	-
National, Boston,	10,756,569	109,055 01	36,597 51	56,795	130,000	25,214 47	17.80	327,182	-
Neptune, Boston,	15,513,758	431,175 76	269,135 34	430,363	67,500	15,350 66	2.19	439,676	-
North American, Boston,	6,622,843	47,696 12	-	24,105	20,000	12,341 71	25.87	143,717	-
Old Colony, Plymouth,	1,022,147	14,567 04	23,080 90	32,284	4,000	3,924 17	10.43	-	10,162
Peoples' Mutual, Worcester,	4,123,595	46,936 65	-	30,904	8,000	9,538 09	20.32	58,184	-
Prescott, Boston,	4,575,509	49,370 56	-	35,482	6,000	9,258 02	18.75	8,440	-
Salem Marine, Salem,	642,710	27,903 71	26,876 17	13,969	-	2,303 00	4.20	26,004	-
Shoe and Leather Dealers', Boston,	2,896,123	28,461 71	15,439 21	18,874	15,000	12,344 22	28.12	25,633	-
Springfield Fire and Marine, Springfield,	20,794,910	211,003 99	-	164,000	40,000	44,026 21	20.87	127,705	-
Suffolk, Boston,	3,008,956	21,992 82	-	6,884	-	7,032 47	31.98	17,929	-
Traders and Mechanics', Lowell,	1,118,217	11,990 67	-	4,634	4,000	2,491 51	20.78	16,806	-
United States, Boston,	1,149,875	1,271 65	47,630 77	40,347	20,000	6,930 54	14.17	34,806	-
Western Massachusetts, Pittsfield,	9,246,764	107,954 65	-	90,052	6,000	10,510 52	9.74	3,368	-
Washington, Boston,	6,631,883	8,376 04	314,378 50	388,160	30,000	12,626 96	3.91	206,881	-
	\$198,856,088	\$2,230,618 63	\$1,687,931 47	\$2,686,792	\$1,096,227	\$3,723,651 06	11.06	\$3,723,603	\$55,185

Synopsis for the Year ending November 1, 1860, of Thirteen Mutual Fire and Marine Insurance Companies.

NAME OF COMPANY.	At Risk.	Cash on Risks not terminated.	Prein. Notes on Risks not terminated.	Expenses.	Stock notes not overdue.	Losses.	Assets.	Liabilities.	Surplus.
Alliance, Boston,	\$13,675,116	\$3,958	\$305,542	\$31,990	\$200,000	\$318,628	\$710,013	\$423,892	+\$80,121
Atlantic Mutual, Provincetown,	128,929	—	7,469	1,309	100,000	22,618	131,327	20,602	+10,724
Boston Inland, Boston,	5,409,065	—	48,013	18,801	181,700	37,240	294,994	34,007	+79,287
China Mutual, Boston,	7,022,807	—	257,145	17,850	150,000	288,896	712,037	421,912	+140,124
Commercial, New Bedford,	1,598,613	—	132,656	3,086	122,400	62,546	389,661	120,886	+146,375
Equitable Safety, Boston,	10,979,572	5,996	351,610	20,180	35,750	338,210	758,537	248,950	+473,837
Gloucester Fishing, Gloucester,	617,374	—	33,201	1,770	127,300	9,196	—	—	—
Hingham and Cohasset Fishing,	75,400	—	2,633	120	16,000	563	—	—	—
Merchants', Newburyport,	471,313	341	19,853	534	94,000	4,095	156,126	52,424	+9,702
Mutual Marine, New Bedford,	3,310,739	—	229,979	5,835	—	96,174	613,957	382,672	+231,285
New England Mutual, Boston,	24,682,115	26,943	329,147	23,790	—	565,300	1,069,687	403,510	+666,177
Pacific Mutual, New Bedford,	1,652,497	—	33,071	3,445	210,000	76,172	251,032	53,106	—12,074
Union, New Bedford,	3,177,236	—	243,047	4,152	—	55,181	529,116	137,404	+391,712
	\$72,800,776	\$37,238	\$1,993,366	\$132,862	\$1,237,150	\$1,874,819	\$5,616,487	\$2,299,366	+\$2,235,344

Synopsis for the Year ending November 1, 1860, of Fifty-one Foreign Insurance Companies doing business in Massachusetts.

NAME OF COMPANY.	At Risk.	PREMIUMS.		Losses Paid.	Dividends Paid.	Expenses.	Ratio of Expense to Premium Rec'ts.	Surplus.	Deficiency
		Received in Cash.	Received in Notes.						
Ætna, Hartford, Connecticut.	\$131,391,854	\$1,848,455 06	—	\$1,199,648	\$165,000	\$407,891 21	22.07	—	\$145,070
American Exchange, New York.	5,613,000	59,331 20	—	57,497	—	22,658 01	38.19	—	—
Arctic Fire, New York.	6,912,108	98,472 69	\$17,946 27	68,809	27,500	31,506 65	27.06	—	4,685
Atlantic Fire and Marine, Providence, R. I..	7,551,219	117,792 76	7,438 50	104,718	17,610	24,911 26	19.89	\$10,641	—
Charter Oak Fire and Marine, Hartford, Ct..	12,381,139	171,380 65	—	163,200	5,400	39,396 83	22.99	—	72,011
City Fire, Hartford, Ct..	15,702,240	206,809 44	—	145,845	25,000	46,729 21	22.59	—	25,977
City Fire, New Haven, Ct..	9,426,122	99,099 84	—	79,826	12,000	6,500 00	6.56	54,651	—
Commerce, New York.	3,545,888	33,452 17	—	4,337	16,000	16,315 56	48.77	161	—
Connecticut Fire, Hartford, Ct..	7,622,550	75,856 24	—	39,410	21,500	13,204 00	17.41	—	1,760
Continental, New York.	38,733,716	296,199 87	—	121,113	74,994	72,590 94	24.51	364,533	—
Delaware Mutual Safety, Philadelphia.	19,860,793	224,923 14	242,261 55	255,534	25,597	127,641 55	27.32	268,873	—
Fulton Fire, New York.	10,000,000	99,340 89	—	58,061	40,000	35,503 80	35.74	28,204	—
Germania Fire, New York.	6,564,998	43,877 87	—	5,925	24,000	18,037 86	41.11	—	5,229
Goodhue Fire, New York.	6,436,261	63,043 41	650 00	27,784	24,000	12,333 36	20.93	5,007	—
Hanover Fire, New York.	6,415,541	52,569 03	—	15,768	24,000	23,139 20	44.02	13,742	—
Hartford Fire, Hartford, Ct..	56,373,848	667,892 33	—	370,413	100,000	139,896 96	20.95	123,873	—
Home, New Haven, Ct..	2,751,281	57,897 55	—	22,625	10,000	25,189 74	31.58	16,178	—
Home, New York.	64,500,000	876,773 62	21,874 07	615,545	159,652	251,768 31	27.92	135,041	—
Hope, Providence, R. I..	2,123,616	30,480 57	—	14,667	11,840	8,385 94	27.51	1,166	—
Howard, New York.	15,809,913	120,076 16	—	67,480	56,250	26,646 66	22.19	103,957	—
Humboldt, New York.	9,476,174	95,798 19	—	69,193	—	30,262 96	31.59	5,743	—
Indemnity Fire, New York.	3,577,155	22,420 63	—	11,701	15,000	8,456 26	37.72	—	1,933
Irving Fire, New York.	8,132,964	73,558 95	—	67,854	20,000	21,597 24	29.36	—	18,383
Lafayette, Brooklyn, N. Y..	6,072,326	71,715 57	—	26,091	15,000	16,682 40	23.26	—	15,398
Lorillard Fire, New York.	8,744,014	92,226 12	—	20,020	55,000	27,385 78	29.69	7,742	—
Liverpool and London.	40,806,875	468,038 19	—	278,824	—	137,197 02	29.31	—	—
Lamar Fire, New York.	8,000,000	78,604 59	—	60,693	33,000	18,263 43	22.94	8,987	—
Manhattan Fire, New York.	18,000,000	196,215 85	—	108,000	75,000	28,431 28	14.49	79,348	—
Market, New York.	12,198,910	104,815 48	—	41,980	44,000	19,894 25	18.98	—	3,585
Merchants', Hartford, Ct..	9,753,271	118,327 68	—	86,460	—	31,390 04	26.53	—	7,582

	\$4,516,858	\$73,596 04	\$51,314 29	\$121,494	\$26,841	\$11,279 80	9.03	\$61,575	
Merchants' Providence, R. I.,	6,054,030	47,890 30	—	17,821	24,000	19,908 91	41.57	25,318	—
Mercantile Fire, New York,	14,940,000	165,290 54	7,600 00	126,067	18,000	63,951 25	36.99	—	\$732
Metropolitan, New York,	8,933,200	135,395 33	—	80,554	16,000	42,825 41	31.63	—	8,186
New England Fire and Marine, Hartford, Ct.,	9,784,754	83,491 71	—	27,357	40,000	20,971 12	25.12	59,769	—
Niagara Fire, New York,	8,860,830	76,515 77	—	42,080	25,000	24,473 18	31.98	19,701	—
North American, New York,	10,190,617	137,942 07	—	133,288	10,500	34,192 33	24.78	—	15,573
North American, Hartford, Ct.,	4,500,000	47,243 68	—	28,195	17,500	4,051 92	8.58	7,039	—
Norwich Fire, Norwich, Ct.,	100,319,590	501,752 27	—	345,297	23,457	183,048 60	36.48	—	—
Northern, Aberdeen and London,	13,000,000	144,958 50	—	93,638	—	14,550 00	10.04	16,403	—
Park Fire, New York,	31,184,063	439,230 37	—	346,459	40,000	119,173 33	27.13	—	73,207
Phoenix, Hartford, Ct.,	12,400,000	162,837 93	16,718 53	132,719	36,000	35,171 56	19.59	13,323	—
Providence Fire, Brooklyn, N. Y.,	7,669,194	90,795 55	—	36,586	36,594	13,461 66	14.82	76,445	—
Providence Washington, Providence, R. I.,	8,781,485	95,460 76	—	39,163	17,000	22,149 27	23.20	34,974	—
Resolute Fire, New York,	3,078,125	53,620 47	—	58,973	16,000	8,563 28	10.97	22,489	—
Royal, Liverpool, England,	226,240,665	1,105,039 76	24,441 53	688,036	159,410	315,376 82	28.54	*484,910	—
Security Fire, New York,	21,198,156	246,165 71	23,441 29	111,735	47,200	58,133 01	21.56	39,662	—
State Fire, New Haven, Ct.,	4,000,000	68,732 00	—	56,537	—	11,871 76	17.27	24,313	—
Standard Fire, New York,	5,101,978	39,740 12	—	19,368	10,000	15,986 50	40.23	6,167	—
Thames, Norwich, Ct.,	551,412	5,580 07	—	988	2,191	4,809 98	†83.20	—	2,875
Unity Fire, London, England,	118,028,337	287,980 00	—	222,708	—	111,416 80	38.67	—	95,314
	\$1,187,251,470	\$10,120,454 65	\$438,748 07	\$6,918,686	\$1,663,037	\$2,825,173 20	26.75	\$2,119,936	\$496,800

* The balance of surplus on page 223 includes an obvious error of \$1,000,000, and \$1,237,300, which is Premium Reserve on Life business. The Company's surplus for fire risks by its own estimate of the cost of re-insurance would be \$215,268. According to a very faithful and scientific valuation of its life risks, recently made by its actuary, its reserve for that department appears to be ample.

† This Company had not completed its first year.

to small companies than large ones, just as the smaller the mill stream, the larger the pond required to make its water-power reliable.

From these figures as well as those of the abstract, it will be seen that while some of the mutual fire insurance companies are thoroughly stable and by far the most economical, others are in a precarious condition, and only need a little increase of competition or bad luck, to carry them under water. The trouble with these companies is not the want of a sufficient theoretic capital. The liability to assessment, provided for by law, is ample against any loss within the limits of probability. The difficulty is to convert it into money when needed. So great is this difficulty that the directors almost always shrink from the attempt, and resort to borrowing, evading and litigating, as means of killing time till their luck shall change. When they do assess, it is likely to be too late. We cannot but suggest that the law should be so amended as to give greater facility for collecting assessments, and that the directors should be obliged to make and collect them, whenever after reserving 50 per cent. of the cash premiums on risks not terminated and excluding all balances in the hands of agents of over one months' standing, the funds in hand are not sufficient to meet the payment of a loss. Just as men who do not need money can always borrow it, so mutual insurance companies that are not in a state of destitution can collect their assessments. It is only those that put off assessing till their living another quarter absolutely depends upon it, that find the collection impracticable. Moreover, when assessment does not prove poverty, it will not stop new business.

Five Foreign Fire Companies having complied with the law were admitted to do business here, as follows:—Germania, New York, Dec. 1, 1859; State Fire, New Haven, Conn., April 9, 1860; New Amsterdam, New York, May 27, 1860; Thames, Norwich, Conn., July 3, 1860; Lorillard, New York, Nov. 16, 1860. Of these, the New Amsterdam has concluded not to maintain its agency and made no return in November. The Beekman Fire Insurance Company of New York, has also withdrawn.

Respectfully submitted.

ELIZUR WRIGHT.
GEO. W. SARGENT.

BOSTON, February 20, 1861.

LIFE INSURANCE COMPANIES.

Since our last Report three new life insurance companies, recently chartered in New York, have established agencies here, and complied with all the requirements of the law. Their names and the dates of their admission are as follows:—

Washington Life, New York, March 12, 1860; Home Life, Brooklyn, N. Y., July 19, 1860; Germania Life, New York, September 6, 1860.

None of these had completed its first year on the first of November, 1860.

In no year since the business commenced in this country has it advanced so rapidly as in the one just closed. The nineteen companies now making their returns to this office, show over 10,000 new policies issued, insuring more than \$30,000,000, and the whole amount insured by them exceeds \$150,000,000.

Ninety-four per cent. of all this business consists of whole-life policies, kept up by equal annual premiums, which are largely in excess of the annual risks during the earlier years of the insurance, but will be in defect on all the lives that continue through the later years. Hence to cover the entire mass of risks which increase year by year, the early excess of the premiums, which do not increase, must be carefully accumulated to provide for the future deficiency. To apply a test to this accumulation, that the public may know in regard to each company how near it comes to the happy medium between a too costly excess and a ruinous deficiency, was the object of the law requiring us to make an annual valuation of the policies of all the companies doing business in the Commonwealth. Though it, in effect, prescribes a net valuation by not requiring of the companies data sufficient for any other, it does not prescribe the rate of mortality or of interest that is to be assumed as the basis of the work. In adopting the “Combined Experience,” or English “Actuaries” rate of mortality, and four per cent. interest, we supposed we were travelling most safely between extremes, and we have the pleasure to know that the fault found with our choice has been about equally divided, as much of it making our valuation too low as too high. Four per cent. as the proper rate of interest was fully approved by the convention

of officers of life insurance companies which met in New York last May, and we believe no objection has been made by any of the American companies to the rate of mortality adopted. It is worthy to be remarked, however, that Prof. C. F. McCay, of Georgia, in a series of valuable articles in *Hunt's Merchants' Magazine*, on the Valuation of Life Insurance Policies, has expressed the opinion that our method of valuation requires too small a premium reserve. His argument is certainly conclusive as a reply to the mathematical gentlemen, Prof. Peirce, of Cambridge, and Messrs. Woolhouse and Neison, the English actuaries, on whose authority we were charged with doing great injustice to the International Assurance Society of London, by requiring too high a reserve! It is doubtless true, as Prof. McCay proves by example, that by the combined experience mortality the value of policies entered below the average age of insurance, will be smaller for a few years than by Dr. Farr's table, and this so far as it has any effect, makes our valuation rather more favorable to new companies than to old ones. But the aggregate value of policies entered at all ages will not differ much from Dr. Farr's, and especially when the company has attained a few years' standing. Prof. McCay's own figures tend to show this. To show how the actuaries' rate does not probably require less reserve than Dr. Farr's—the only rate which has any claim to a higher scientific authority—we give below the values of five policies of \$100 each, entered at five different ages, at the time when the sixteenth premium falls due, according to four different rates of mortality, at four per cent. interest, and also add the values by using Carlisle premiums discounted by Neison's life annuities.

AGE OF ENTRY.	COM. EX.	DR. FARR.	CARLISLE.	NEISON.	NEISON AND CARLISLE.
20	\$11 85	\$12 14	\$11 99	\$11 10	\$12 33
30	17 64	17 14	15 39	15 96	16 33
40	25 57	24 51	23 48	23 14	23 36
50	34 41	34 05	32 89	32 18	33 02
60	43 21	42 03	41 49	42 06	41 12
Totals, .	\$132 68	\$129 87	\$125 24	\$124 44	\$126 16

This may serve to illustrate what is undoubtedly true, that the “ Combined Experience ” rate, as a means of ascertaining the proper premium reserve of an established company, corresponds more nearly with Dr. Farr’s than the other rates. For the purposes of our official valuation it is not open to Professor McCay’s objection. And considering it as a means of adjusting the rights of different members in the same mutual company, it has perhaps an advantage which he does not take into account, by virtue of the probable error which he points out. When in computing the premium we assume, as we intentionally do, a rate of interest lower than that which will be actually realized, the effect of this reduction is to increase the premiums, but to increase those of the younger more than those of the older ages, because there is more of *time*—the food that compound interest lives on—in the case of the former. This injustice to the younger ages, from assuming an interest below the actual, may be happily compensated by a rate of mortality which makes the risk of those ages a little too small, the flexibility of one assumption correcting the excessive rigidity of the other.

It must not be inferred from our adopting this rule of valuation as a test of the sufficiency of the actual premium reserve, that we disapprove of keeping a larger reserve. We only think it need not be left much larger at the time of distributing the surplus, or declaring dividend. The strongest believers in the deterioration of life, in old companies, by the lapse and surrender of policies on the healthier lives, have never pretended, so far as we know, that the reserve needs be more than about 14 per cent. higher on this account. And their observations included companies of poor credit as well as long standing, in which losses and surrenders had had a more damaging effect on the quality of the residual life than can ever occur in companies well managed and kept in good credit. In the latter, we do not believe the deterioration of life is any reason for reserving even three per cent. beyond the reserve at four per cent. of the “ Combined Experience ” rate, which is founded on the mortality of companies averaging a greater deterioration from the causes mentioned than is ever likely to occur in American companies. Still, as a matter of general prudence and financial force, there may be ample reason for keeping a

reserve fifteen or twenty per cent. higher than is really needed, so that the institutions may be felt even by the most timid to be high and dry on the rock above any flood-tide of chance.

The valuation for the past year has been made with all possible care to avoid error, and the results are arranged in tables similar to those of last year. No doubt considerable inaccuracies have crept in among the calculations, extending to 55,360 single policies, not to speak of several thousand bonuses or reversionary additions, but we believe they do not appreciably affect the results. These show a most gratifying increase, both of the business and stability of the companies. The ratio of the aggregate actual premium reserve to the computed is considerably greater, and the ratio of expenses to receipts is hardly one per cent. greater, though competition has been greatly increased by the creation of several new companies. New companies, planted within the shadow of flourishing old ones, cannot be expected to get into successful operation without expending on their machinery more than the premium receipts for one,

Whole-Life Policies of Nineteen Life Insurance Companies doing business in Massachusetts, outstanding November 1, 1860, arranged according to the years in which they were issued, each year ending November 1.

MASSACHUSETTS HOSPITAL.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1830, . . .	1	\$2,000 00	\$1,008 43	50.42
1834, . . .	2	5,000 00	2,513 17	50.26
1835, . . .	1	5,000 00	1,654 46	33.09
1837, . . .	1	1,500 00	595 71	39.71
1838, . . .	1	3,000 00	939 58	31.32
1839, . . .	1	1,000 00	442 66	44.27
1840, . . .	1	2,000 00	1,023 36	51.17
1849, . . .	1	3,500 00	628 23	17.95
1850, . . .	1	3,000 00	486 97	16.23
1852, . . .	1	500 00	56 03	11.21
1855, . . .	1	3,000 00	165 28	5.51
1856, . . .	1	1,500 00	86 47	5.76
1857, . . .	1	3,000 00	152 80	5.09
1858, . . .	1	1,000 00	74 02	7.40
1859, . . .	2	5,000 00	190 64	3.81
Totals, . .	17	\$40,000 00	\$10,017 81	25.04

NEW ENGLAND MUTUAL.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1844, . . .	67	\$208,439 00	\$62,775 24	30.12
1845, . . .	96	269,700 00	78,620 14	29.15
1846, . . .	117	298,400 00	68,909 98	23.09
1847, . . .	123	299,485 00	67,315 56	22.48
1848, . . .	85	258,150 00	49,877 15	19.32
1849, . . .	119	292,100 00	57,420 52	19.66
1850, . . .	83	222,700 00	39,053 53	17.54
1851, . . .	99	258,400 00	39,598 27	15.32
1852, . . .	117	368,150 00	54,909 99	14.92
1853, . . .	119	355,438 00	41,126 76	11.57
1854, . . .	155	534,950 00	54,617 00	10.21
1855, . . .	218	801,700 00	74,155 13	9.25
1856, . . .	289	1,041,950 00	74,245 65	7.13
1857, . . .	236	862,100 00	49,956 39	5.79
1858, . . .	403	1,557,050 00	70,758 60	4.54
1859, . . .	656	2,316,700 00	79,613 18	3.44
1860, . . .	1,006	3,267,500 00	74,813 51	2.29
Totals, . .	3,988	\$13,212,912 00	\$1,037,766 60	7.85

STATE MUTUAL.

1845, . . .	30	\$66,440 62	\$17,346 33	25.51
1846, . . .	97	169,938 13	42,656 81	25.10
1847, . . .	121	227,597 29	56,724 13	24.92
1848, . . .	135	237,000 61	47,730 98	20.14
1849, . . .	96	151,965 88	29,567 86	19.41
1850, . . .	60	111,034 57	20,520 40	18.48
1851, . . .	69	91,609 33	13,795 69	15.06
1852, . . .	81	114,702 79	16,245 54	14.16
1853, . . .	124	169,438 39	21,789 32	12.86
1854, . . .	60	94,051 47	9,930 66	10.56
1855, . . .	37	70,432 68	5,886 91	8.36
1856, . . .	60	97,376 41	7,418 20	7.62
1857, . . .	160	254,353 86	14,279 04	5.61
1858, . . .	94	149,085 06	6,431 48	4.31
1859, . . .	125	192,400 00	6,394 06	3.32
1860, . . .	119	193,900 00	3,858 02	1.98
Totals, . .	1,468	\$2,391,327 09	\$320,575 43	13.40

BERKSHIRE.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1851, . . .	3	\$7,600 00	\$1,030 55	13.56
1852, . . .	15	28,050 00	3,567 54	12.72
1853, . . .	39	84,000 00	9,402 76	11.69
1854, . . .	103	222,700 00	22,250 30	9.99
1855, . . .	70	148,400 00	11,733 41	7.91
1856, . . .	145	342,750 00	25,391 38	7.41
1857, . . .	116	280,700 00	16,257 67	5.79
1858, . . .	88	181,400 00	8,421 73	4.64
1859, . . .	146	285,050 00	10,174 26	3.92
1860, . . .	273	519,560 00	9,678 68	1.87
Totals, . .	998	\$2,097,410 00	\$117,908 28	5.62

MASSACHUSETTS MUTUAL.

1851, . . .	16	\$19,100 00	\$2,984 30	15.62
1852, . . .	59	99,300 00	13,017 32	13.11
1853, . . .	35	60,800 00	6,263 94	10.30
1854, . . .	57	107,880 00	10,650 47	9.87
1855, . . .	113	236,200 00	19,725 88	8.35
1856, . . .	152	328,400 00	25,976 89	7.91
1857, . . .	152	360,850 00	22,884 18	6.34
1858, . . .	318	735,200 00	34,869 00	4.74
1859, . . .	574	1,454,300 00	39,205 82	2.69
1860, . . .	839	1,723,800 00	32,227 72	1.87
Totals, . .	2,315	\$5,125,830 00	\$207,805 52	4.05

MUTUAL LIFE, N. Y.

1843, . . .	111	\$486,407 82	\$165,584 26	34.04
1844, . . .	145	591,872 70	190,417 58	32.17
1845, . . .	309	1,127,464 27	345,615 50	30.65
1846, . . .	348	1,060,296 57	305,465 05	28.81
1847, . . .	377	1,445,772 64	389,043 49	26.91
1848, . . .	516	1,677,861 06	410,403 33	24.46
1849, . . .	591	1,762,505 05	393,765 02	22.34
1850, . . .	533	1,476,875 08	308,112 47	20.86
1851, . . .	356	942,424 84	187,728 57	19.92
1852, . . .	412	1,265,580 21	210,885 02	16.66
1853, . . .	481	1,665,015 36	243,430 80	14.62
1854, . . .	674	2,119,574 17	266,129 84	12.56
1855, . . .	797	2,911,981 77	314,064 55	10.78

MUTUAL LIFE, N. Y.—CONTINUED.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1856, . . .	1,081	\$2,986,763 63	\$294,867 33	9.87
1857, . . .	1,039	2,956,325 69	188,418 23	6.37
1858, . . .	1,124	3,470,941 94	159,195 79	4.58
1859, . . .	1,328	4,169,035 00	102,197 46	2.45
1860, . . .	1,536	4,579,166 00	81,151 08	1.77
Totals, . .	11,758	\$36,695,863 80	\$4,556,475 37	12.42

MUTUAL BENEFIT, N. J.

1845, . . .	132	\$188,552 00	\$129,505 78	26.45
1846, . . .	616	1,887,800 00	451,083 13	23.89
1847, . . .	555	1,641,900 00	368,075 99	22.42
1848, . . .	495	1,466,880 00	296,606 65	20.22
1849, . . .	497	1,469,075 00	264,399 81	18.00
1850, . . .	265	911,100 00	144,365 67	15.84
1851, . . .	246	807,800 00	122,998 73	15.22
1852, . . .	229	834,600 00	109,107 21	13.07
1853, . . .	261	890,750 00	104,491 69	11.73
1854, . . .	257	847,070 00	97,288 05	11.48
1855, . . .	219	734,200 00	61,724 91	8.41
1856, . . .	337	1,058,300 00	76,693 17	7.25
1857, . . .	362	1,401,660 00	79,109 45	5.64
1858, . . .	547	1,849,850 00	85,000 19	4.59
1859, . . .	1,021	3,645,850 00	110,359 62	3.03
1860, . . .	1,335	4,621,165 00	81,514 25	1.76
Totals, . .	7,374	\$24,556,552 00	\$2,582,324 28	10.52

CONNECTICUT MUTUAL, CT.

1847, . . .	234	\$500,950 00	\$110,944 63	22.15
1848, . . .	519	1,108,320 00	213,412 51	19.26
1849, . . .	1,360	3,196,239 50	569,581 07	17.82
1850, . . .	1,482	3,363,770 00	573,799 61	17.06
1851, . . .	1,085	2,482,325 00	386,319 33	15.56
1852, . . .	401	911,500 00	119,908 26	13.16
1853, . . .	355	942,300 00	112,402 61	11.93
1854, . . .	482	1,331,070 00	126,312 22	9.49
1855, . . .	375	986,000 00	81,158 81	8.23
1856, . . .	372	1,029,950 00	72,233 18	7.01
1857, . . .	377	925,850 00	59,765 67	6.45
1858, . . .	623	1,906,845 50	86,114 13	4.52
1859, . . .	833	2,390,764 00	77,551 02	3.24
1860, . . .	1,560	4,546,096 00	82,937 95	1.82
Totals, . .	10,058	\$25,621,980 00	\$2,672,441 00	10.43

NATIONAL, VT.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1850, . . .	83	\$138,142 24	\$26,369 75	19.09
1851, . . .	80	150,344 13	27,810 65	18.50
1852, . . .	34	63,919 51	9,947 90	15.56
1853, . . .	60	97,050 18	14,310 76	14.74
1854, . . .	44	75,017 95	8,419 35	11.22
1855, . . .	45	82,257 27	9,129 96	11.10
1856, . . .	155	263,637 16	24,414 12	9.26
1857, . . .	124	240,416 06	17,316 34	7.20
1858, . . .	79	165,244 53	9,068 49	5.49
1859, . . .	162	250,444 25	10,941 97	4.37
1860, . . .	223	365,826 64	6,629 91	1.81
Totals, . .	1,089	\$1,892,299 92	\$164,359 20	8.69

UNION MUTUAL, ME.

1849, . . .	17	\$51,900 00	\$8,910 36	17.17
1850, . . .	377	879,648 00	158,827 85	18.05
1851, . . .	278	601,340 00	94,507 52	15.72
1852, . . .	135	314,700 00	43,704 09	13.89
1853, . . .	67	140,400 00	16,662 54	11.87
1854, . . .	53	126,050 00	13,177 96	10.45
1855, . . .	30	68,800 00	4,929 34	7.16
1856, . . .	65	199,500 00	12,966 82	6.50
1857, . . .	48	124,850 00	7,699 92	6.17
1858, . . .	173	480,250 00	21,724 24	4.52
1859, . . .	271	694,000 00	20,636 89	2.97
1860, . . .	330	758,000 00	11,990 87	1.58
Totals, . .	1,844	\$4,439,438 00	\$415,736 40	9.36

MANHATTAN, N. Y.

1850, . . .	12	\$25,681 00	\$1,469 64	17.40
1851, . . .	166	522,933 00	87,414 11	16.72
1852, . . .	128	464,598 00	67,233 15	14.47
1853, . . .	156	531,325 00	69,326 66	11.35
1854, . . .	210	746,385 00	83,920 74	11.24
1855, . . .	159	527,184 00	50,497 21	9.58
1856, . . .	261	845,368 00	69,933 60	8.27
1857, . . .	392	1,319,756 00	85,576 89	6.48
1858, . . .	487	1,594,008 00	79,885 75	5.01
1859, . . .	704	2,288,443 00	69,373 77	3.03
1860, . . .	824	2,783,938 00	45,017 54	1.62
Totals, . .	3,499	\$11,649,619 00	703,649 06	6.04

CHARTER OAK.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1850, . . .	33	\$45,500 00	\$7,893 60	17.34
1851, . . .	172	339,000 00	47,757 16	14.08
1852, . . .	84	153,600 00	19,313 47	12.57
1853, . . .	191	359,183 00	51,348 18	14.29
1854, . . .	230	504,350 00	47,781 59	9.47
1855, . . .	209	452,200 00	37,008 21	8.18
1856, . . .	128	234,900 00	15,121 53	6.44
1857, . . .	392	785,100 00	46,514 84	5.92
1858, . . .	481	940,500 00	37,723 87	4.01
1859, . . .	505	1,065,200 00	33,458 02	3.14
1860, . . .	454	881,423 00	14,754 19	1.67
Totals, . .	2,879	\$5,760,956 00	\$358,674 66	6.14

AMERICAN TEMPERANCE, CT.

1851, . . .	14	\$15,000 00	\$2,201 36	14.68
1852, . . .	71	89,900 00	12,424 27	13.82
1853, . . .	132	160,600 00	17,465 47	10.88
1854, . . .	174	208,800 00	20,146 74	9.65
1855, . . .	132	163,500 00	13,303 65	8.14
1856, . . .	145	186,600 00	12,618 69	6.76
1857, . . .	172	279,400 00	14,856 09	5.32
1858, . . .	171	191,500 00	7,074 12	3.69
1859, . . .	319	362,100 00	10,042 33	2.77
1860, . . .	454	551,100 00	8,880 53	1.61
Totals, . .	1,784	\$2,208,500 00	\$119,013 25	5.39

KNICKERBOCKER, N. Y.

1853, . . .	72	\$142,200 00	\$17,289 94	12.16
1854, . . .	53	134,400 00	16,141 89	12.01
1855, . . .	20	45,000 00	4,008 76	8.91
1856, . . .	33	107,500 00	7,299 25	6.79
1857, . . .	43	120,100 00	6,874 72	5.72
1858, . . .	83	256,491 00	10,802 88	4.21
1859, . . .	118	347,250 00	10,284 28	2.96
1860, . . .	189	643,000 00	12,223 00	1.90
Totals, . .	611	\$1,795,941 00	\$84,924 72	4.73

EQUITABLE, N. Y.

1859, . . .	133	\$639,000 00	\$20,214 95	3.16
1860, . . .	463	1,501,050 00	26,204 13	1.75
Totals, . .	596	\$2,140,050 00	\$46,419 08	2.17

GUARDIAN, N. Y.

Y E A R.	No. of Policies.	Amount Insured.	Net Value.	Ratio of Value to Amount.
1859, . . .	55	\$164,800 00	\$5,098 39	3.09
1860, . . .	305	670,500 00	11,507 14	1.72
Totals, . .	360	\$835,300 00	\$16,605 53	1.99

WASHINGTON, N. Y.

1860, . . .	216	\$661,500 00	\$12,718 40	1.92
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HOME, N. Y.

1860, . . .	270	\$697,900 00	\$14,284 18	2.05
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GERMANIA, N. Y.

1860, . . .	108	\$335,000 00	\$8,052 95	2.40
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ALL COMPANIES COMBINED.

1830, . . .	1	\$2,000 00	\$1,008 43	50.42
1834, . . .	2	5,000 00	2,513 17	50.26
1835, . . .	1	5,000 00	1,654 46	33.09
1837, . . .	1	1,500 00	595 71	39.71
1838, . . .	1	3,000 00	939 58	31.32
1839, . . .	1	1,000 00	442 66	44.27
1840, . . .	1	2,000 00	1,023 36	51.17
1843, . . .	111	486,407 82	165,584 26	34.04
1844, . . .	212	800,311 70	253,192 82	31.64
1845, . . .	567	1,952,156 89	571,087 75	29.25
1846, . . .	1,178	3,416,434 70	868,114 97	25.41
1847, . . .	1,410	4,115,704 93	992,103 80	24.10
1848, . . .	1,750	4,748,211 67	1,018,030 62	21.44
1849, . . .	2,681	6,927,285 43	1,324,272 87	19.12
1850, . . .	2,929	7,177,450 89	1,283,899 49	17.89
1851, . . .	2,584	6,237,876 30	1,014,146 24	16.26
1852, . . .	1,767	4,709,100 51	680,319 79	14.45
1853, . . .	2,092	5,594,899 93	716,311 43	12.80
1854, . . .	2,552	7,052,298 59	776,766 81	11.09
1855, . . .	2,425	7,230,855 72	687,492 01	9.51
1856, . . .	3,224	8,724,495 20	719,266 28	8.24
1857, . . .	3,614	9,914,661 61	609,662 23	6.15
1858, . . .	4,672	13,479,366 03	617,144 29	4.58
1859, . . .	6,952	20,270,336 25	605,736 66	2.99
1860, . . .	10,502	29,318,924 64	537,326 53	1.83
Totals, . .	\$51,230	\$142,176,278 81	\$13,448,636 22	9.46

Synopsis of the Standing, on the 1st of Nov. 1860, of Nineteen Life Insurance Companies doing business in Massachusetts.

NAMES OF COMPANIES.	No. of Policies.	Amount Insured.	Net Present Value of Policies, or computed Premium Reserve.	Net Assets or Actual Premium Reserve.	Ratio per cent. of Actual to computed Premium Reserve.		Receipts of the Year.	Expenses of the Year.	Ratio per cent. of Expenses to Receipts.
					1860.	1859.			
Home Companies.									
Mass. Hospital, . . .	39	\$91,950 00	\$10,374 20	\$8,814 02	84.96	125.14	—	—	—
N. E. Mutual, . . .	4,747	15,274,262 00	1,069,293 54	1,758,286 81	161.44	153.55	\$14,526 82	\$7,138 25	8.06
State Mutual, . . .	1,764	2,776,627 09	323,298 78	406,171 77	125.63	115.94	88,453 36	11,392 97	8.55
Berkshire, . . .	1,043	2,166,310 00	119,646 79	138,631 13	115.86	116.23	72,612 77	25,188 55	15.69
Mass. Mutual, . . .	2,558	5,695,430 00	210,176 75	260,012 62	123.71	123.49	157,114 88	—	16.03
Totals, . . .	10,151	\$26,004,579 09	\$1,732,790 06	\$2,571,916 35	148.43	139.86	\$835,562 45	\$88,246 59	10.56
Foreign Companies.									
Mutual Life, N. Y., . .	12,384	\$38,791,917 68	\$4,696,417 95	\$6,876,874 86	146.43	134.69	\$1,514,808 71	\$125,124 50	8.26
Mutual Benefit, N. J., .	7,564	24,955,702 00	2,586,406 65	3,127,397 90	120.92	119.32	963,267 13	89,478 55	9.29
Connecticut, Ct., . .	10,350	25,969,770 00	2,677,414 00	3,173,449 44	118.52	107.60	1,043,893 85	85,457 35	8.19
National, Vt., . . .	1,258	2,056,999 92	166,240 14	210,599 61	126.68	167.84	64,041 39	10,774 29	16.82
Union Mutual, Me., . .	1,999	4,678,038 00	419,624 78	607,968 87	144.89	158.46	181,140 80	23,565 27	13.01
Manhattan, N. Y., . .	3,739	12,212,219 00	719,274 02	944,874 19	131.37	116.05	454,983 46	60,863 37	13.38
Charter Oak, Ct., . .	3,318	6,455,881 00	369,386 30	432,393 49	117.19	107.39	237,723 25	32,591 26	13.71
Am. Temperance, Ct., .	2,041	2,699,400 00	122,573 73	126,473 56	103.18	102.52	51,520 81	10,959 32	21.27
Knickerbocker, N. Y., .	779	2,082,423 00	89,751 92	144,135 88	160.59	148.07	71,365 75	20,045 80	28.09
Equitable, N. Y., . .	688	2,424,100 00	56,196 08	57,694 06	102.67	49.57	66,379 90	22,006 53	33.15
Guardian, N. Y., . .	408	994,800 00	19,051 59	1,437 54	7.55	69.40	22,245 72	23,143 78	104.04
Washington, N. Y., . .	290	940,500 00	17,248 35	15,043 37	87.21	—	20,077 53	13,939 13	69.43
Home, N. Y., . . .	279	708,900 00	14,707 36	12,596 49	85.65	—	21,679 93	8,799 03	40.59
Germania, N. Y., . .	112	346,000 00	8,297 82	3,436 34	41.41	—	9,900 48	8,507 27	85.93
Totals, . . .	45,209	\$125,316,650 60	\$11,962,590 69	\$15,734,875 60	131.53	124.27	\$4,723,028 71	\$535,255 45	11.33
Grand Totals, . .	55,360	\$151,321,229 69	\$13,695,380 75	\$18,306,791 95	133.67	126.15	\$5,558,591 16	\$623,502 04	11.21

TEMPORARY INSURANCE.

Simple Term Policies.

COMPANIES.	Number of Policies.	Amount Insured.	Premium Reserve.
<i>Home Companies.</i>			
Massachusetts Hospital,	22	\$51,950 00	\$356 39
New England Mutual,	680	1,845,350 00	13,698 04
State Mutual,	296	385,300 00	2,723 35
Berkshire,	31	33,000 00	205 69
Massachusetts Mutual,	243	569,600 00	2,371 23
Totals,	1,272	\$2,885,200 00	\$19,354 70
<i>Foreign Companies.</i>			
Mutual Life, N. Y.,	278	\$932,517 00	\$7,363 47
Mutual Benefit, N. J.,	183	376,150 00	2,973 65
Connecticut, Ct.,	285	337,190 00	2,294 43
National, Vt.,	146	140,200 00	863 27
Union Mutual, Me.,	152	232,600 00	1,686 24
Manhattan, N. Y.,	202	432,000 00	3,234 49
Charter Oak, Ct.,	411	649,025 00	3,572 78
American Temperance, Ct.,	257	490,900 00	3,560 48
Knickerbocker, N. Y.,	131	211,482 00	1,253 70
Equitable, N. Y.,	36	115,350 00	832 82
Guardian, N. Y.,	32	131,500 00	1,083 98
Washington, N. Y.,	55	207,000 00	1,953 89
Home, N. Y.,	5	6,000 00	53 17
Germania, N. Y.,	1	1,000 00	10 30
Totals,	2,174	\$4,262,914 00	\$30,736 67
Grand Totals,	3,446	\$7,148,114 00	\$50,091 37

Endowment Policies.

New England Mutual,	79	\$216,000 00	\$17,828 90
Berkshire,	26	39,500 00	1,532 82
Mutual Life, N. Y.,	348	1,163,536 86	132,579 11
Mutual Benefit, N. J.,	7	23,000 00	1,108 72
Connecticut, Ct.,	7	10,600 00	2,678 57
National, Vt.,	23	24,500 00	1,017 67
Union Mutual, Me.,	3	6,000 00	2,202 14
Manhattan, N. Y.,	38	130,600 00	12,390 47
Charter Oak, Ct.,	2	2,000 00	184 64
Knickerbocker, N. Y.,	37	75,000 00	3,573 50
Equitable, N. Y.,	56	168,700 00	8,944 18
Guardian, N. Y.,	16	28,000 00	1,362 08
Washington, N. Y.,	19	72,000 00	2,576 06
Home, N. Y.,	4	5,000 00	370 01
Germania, N. Y.,	3	10,000 00	234 57
Totals,	668	\$1,974,436 86	\$188,583 44

two, or perhaps three, of the first years. And it is therefore no wonder that some of the new companies, illustrated on page xv, show the necessity of a guarantee capital. This capital has in all cases been paid in cash, and invested in good securities, and if the new company's terms of insurance are just and liberal to the insured, there is no reason why energy, fidelity and perseverance on its part should not soon place it beyond the need of guarantee funds. It is very true that the struggle may be arduous, and the present risk of the capital is considerable. The chance for the public spirited capitalist to escape without loss is not such as to encourage the creation of new companies. The worst, however, that can happen to the policy holder with such a guarantee is, that he will not, quite so soon as he might, begin to receive back surplus from his premium, for if the capital should become too much impaired, its owners will save it from utter loss by getting their risks transferred to a stronger company. But the money spent in these experiments is by no means thrown away, even if the companies do not succeed. The old companies, since they probably catch the greater part of the birds started up when the bush is vigorously beaten, no matter who beats it, ought to treat the new ones with great kindness and even gratitude.

Those who critically compare the table on page xv with the abstract, pages 12 and 21, will notice a discrepancy in regard to one of the last admitted companies. It arose from a very natural misapprehension on the part of the officers of the company, which was not noticed or corrected till after the abstract was in print. The table on page xv is in accordance with the facts.

We have this year, as last, taken pains to give the ratio of our computed premium reserve to the amount insured for each year, because by observing this ratio, it will be seen that an empirical rule, very simple and easy of practical application, may be established for ascertaining a *safe* premium reserve. It will, at any rate, do practically for all companies that are large enough to dispense with a guarantee fund, and it is this:

Divide the policies into groups, according to the number of annual premiums paid on each, then reserve of the amount insured in each group, a percentage of twice the number of premiums paid on it. That is, on all the policies that have paid one premium, reserve two per cent. of the amount insured;

on those that have paid two, four per cent. ; on those that have paid three, six per cent., and so on.

This rule would give for all the companies combined an aggregate reserve about twenty per cent. higher than our computed reserve, and somewhat less than the actual reserve, as will appear from the table. We do not by any means recommend this rule as a substitute for accurate arithmetical calculation, but as better than guessing without any guide.

In former reports we have dwelt on an imperfection of Life Insurance as usually practiced, growing out of the nature of the contract. The insured in a whole-life policy pays in advance of the progress of the risk, and is bound to continue to pay the same premium annually during life, under the penalty not only of releasing the other party to the contract, but of forfeiting all that he has advanced beyond the risk up to the time of non-payment. Theoretically, this bargain appears disadvantageous to the insured, for he may among the uncertainties of life find it desirable to retire from the contract. Practically it has been made an objection to this system of insurance, and many practical minds have been employed to find a remedy for it as an evil. We have endeavored heretofore to expose the nature of this evil, and suggest a remedy, but not till now have we been in a condition to ascertain and show its magnitude. The policies which were in force in 1858 and were returned as forfeited for non-payment of premium in 1859, might be reinstated in 1860, so that we could not last year fairly state them as forfeitures. The returns of 1860 show how many were restored, and those that were not, will probably never be ; or at any rate, a very trifling proportion of them will be. We give the number and amounts forfeited in thirteen companies, dividing them into classes according to the number of premiums paid. The net value of each class, when the premium was due and not paid, is given, and shows what the company gained—in addition to the policy-holder's share of accrued divisible surplus—by the forfeiture, supposing the life to have been of the average vitality. The additions or bonuses attached to policies, as reversionary dividends, in some of the companies, and forfeited with the policies, are also given in amount separately and with their present value at the time of forfeiture.

The total of what all the companies gained—exclusive of the relinquished share of the excess of the companies' actual premium reserve over our net valuation—was \$234,000. This, it is true enough, is a very inconsiderable sum compared with the

Whole-Life Policies and Bonuses forfeited in 1859, and not restored in 1860, in thirteen Life Insurance Companies doing business in Massachusetts.

NEW ENGLAND MUTUAL.

Number of Policies Forfeited.	No. Premiums paid on each.	Amount Insured.	Net Value at the time of Forfeiture.
10	1	\$21,100 00	\$348 42
1	2	500 00	13 44
1	5	1,500 00	80 85
1	7	5,000 00	317 95
1	10	1,000 00	162 97
14	—	\$29,100 00	\$923 53

STATE MUTUAL.

5	1	\$5,500 00	\$70 56
6	2	8,500 00	285 02
5	3	6,300 00	277 77
3	4	5,200 00	223 15
3	5	4,000 00	271 66
11	6	12,600 00	1,120 86
11	7	10,500 00	1,008 02
2	8	1,500 00	187 03
1	10	500 00	40 76
6	11	7,500 00	805 57
5	12	9,000 00	1,849 65
58	—	\$71,100 00	\$6,140 05
57 Bonuses, . . . . .	. . . . .	2,806 50	1,220 31
		\$73,906 50	\$7,360 36

BERKSHIRE.

16	1	\$33,500 00	\$374 50
19	2	40,800 00	949 98
15	3	37,500 00	1,545 37
6	4	19,000 00	1,302 84
13	5	25,600 00	1,923 86
1	7	500 00	24 60
70	—	\$156,900 00	\$6,121 15

MASSACHUSETTS MUTUAL.

Number of Policies Forfeited.	No. Premiums paid on each.	Amount Insured.	Net value at the time of Forfeiture.
66	1	\$133,300 00	\$2,052 80
36	2	86,500 00	2,064 94
10	3	21,000 00	760 51
9	4	26,500 00	1,416 68
3	5	3,500 00	225 09
1	6	1,000 00	74 84
1	7	2,000 00	183 60
126	—	\$273,800 00	\$6,778 46

MUTUAL LIFE, N. Y.

118	1	\$318,350 00	\$3,553 09
42	2	96,500 00	2,197 15
34	3	89,550 00	2,865 81
7	4	15,500 00	622 90
11	5	20,000 00	1,449 40
8	6	15,000 00	962 44
5	7	8,500 00	685 63
2	8	5,000 00	453 57
3	9	4,000 00	557 10
2	10	6,500 00	1,050 15
1	11	2,000 00	241 54
4	12	12,000 00	1,955 71
3	13	2,200 00	499 36
1	14	2,000 00	380 23
241	—	\$597,100 00	17,474 08
137 Bonuses,	.	18,317 00	7,397 86
		\$615,417 00	\$24,871 94

MUTUAL BENEFIT, N. J.

72	1	\$212,950 00	\$2,542 35
18	2	71,500 00	1,695 30
7	3	16,500 00	591 10
9	4	32,600 00	2,314 69
9	5	30,000 00	2,411 32
3	6	15,000 00	1,335 43
4	7	11,000 00	1,317 99
2	8	8,000 00	713 64
9	9	18,000 00	2,244 03
3	10	10,000 00	1,657 51
2	11	5,000 00	814 28
9	12	27,000 00	4,480 61
21	13	55,300 00	9,097 21
2	14	3,500 00	965 08
170	—	\$516,350 00	\$32,180 54

CONNECTICUT, CT.

Number of Policies Forfeited.	No. Premiums paid on each.	Amount Insured.	Net value at time of Forfeiture.
44	1	\$115,200 00	\$1,446 21
27	2	74,000 00	1,793 58
25	3	57,950 00	2,153 41
18	4	45,300 00	2,485 92
35	5	98,200 00	5,943 92
10	6	26,000 00	2,019 73
20	7	49,050 00	4,008 70
38	8	78,650 00	7,841 21
44	9	93,700 00	11,373 20
26	10	71,600 00	9,213 49
10	11	18,200 00	2,673 07
1	12	3,000 00	475 12
298	—	\$730,850 00	\$51,427 56

NATIONAL, VERMONT.

15	1	\$27,500 00	\$273 54
20	2	28,200 00	563 11
15	3	22,000 00	840 24
1	4	2,000 00	110 43
5	5	5,700 00	233 06
4	6	4,500 00	281 25
1	7	500 00	50 71
3	8	5,500 00	588 44
4	9	7,000 00	649 11
68	—	\$102,900 00	\$3,589 89
18 Bonuses,	.	594 28	225 56
68	—	\$103,494 28	\$3,815 45

UNION MUTUAL, MAINE.

24	1	\$54,050 00	\$661 83
10	2	20,700 00	608 38
7	3	20,100 00	864 05
7	4	17,000 00	692 67
11	5	29,700 00	2,124 75
8	6	27,200 00	2,012 93
8	7	24,900 00	2,584 86
27	8	57,200 00	7,133 97
14	9	26,100 00	4,511 14
116	—	\$276,950 00	\$21,194 58

MANHATTAN.

Number of Policies Forfeited.	No. Premiums paid on each.	Amount Insured.	Net value at the time of Forfeiture.
72	1	\$180,500 00	\$2,517 46
45	2	127,100 00	3,457 20
35	3	116,913 00	4,668 17
24	4	73,950 00	3,157 09
19	5	79,000 00	4,095 01
15	6	51,900 00	4,385 71
13	7	30,500 00	2,984 03
7	8	17,000 00	1,475 07
230	—	\$676,863 00	\$26,739 74
54 Bonuses,	.	8,310 00	3,141 44
230	—	\$685,173 00	\$29,881 18

CHARTER OAK.

195	1	\$399,450 00	\$4,637 74
106	2	183,600 00	4,590 62
56	3	82,100 00	2,726 50
39	4	80,400 00	4,184 98
35	5	76,250 00	4,707 11
26	6	39,000 00	2,934 31
16	7	29,500 00	3,150 55
33	8	76,200 00	8,029 77
506	—	966,500 00	34,961 58

AMERICAN TEMPERANCE.

80	1	\$96,500 00	\$1,146 09
53	2	77,500 00	1,915 80
26	3	36,000 00	1,322 66
6	4	7,000 00	408 71
25	5	30,050 00	2,036 17
15	6	18,000 00	1,158 27
1	7	2,000 00	52 17
3	8	1,500 00	122 00
209	—	\$268,550 00	\$8,161 87

KNICKERBOCKER.

41	1	\$130,750 00	\$1,434 71
8	2	19,500 00	442 44
8	3	31,100 00	1,479 39

KNICKERBOCKER—CONTINUED.

Number of Policies Forfeited.	No. Premiums paid on each.	Amount Insured.	Net value at the time of Forfeiture.
3	4	\$13,000 00	\$776 77
8	5	24,000 00	1,960 08
6	6	17,000 00	1,581 53
74	—	\$235,350 00	\$7,674 92

ALL COMPANIES COMBINED.

758	1	\$1,728,650 00	\$21,059 30
391	2	844,900 00	20,362 40
243	3	537,013 00	20,094 98
132	4	337,450 00	17,696 83
178	5	427,500 00	27,462 28
107	6	227,200 00	16,867 30
82	7	173,950 00	16,368 81
117	8	250,550 00	26,544 70
74	9	148,800 00	19,334 58
33	10	89,600 00	12,124 88
19	11	32,700 00	4,534 46
19	12	51,000 00	8,761 09
24	13	57,500 00	9,596 57
3	14	5,500 00	1,345 31
2,180	—	\$4,912,313 00	\$222,153 49
266 Bonuses,	.	30,027 78	11,985 17
Totals, 2,180	—	\$4,942,340 78	\$234,138 66

annual income of the companies, being only 3 per cent. additional to the receipts of that year, and it is to be reduced by the premium notes outstanding in some of the companies against the forfeiting parties, which of course will never be collected.

Only two of the companies, the Berkshire and the Massachusetts Mutual, returned the amount of these notes, cancelled by the forfeiture of the policy. In case of the Berkshire, the amount of cancelled notes was \$4,002.06, reducing the gain by forfeiture to \$2,119.09, in that of the Massachusetts \$5,351.34, reducing the gain to \$1,429.12. In individual cases the note cancelled was larger than the value of the policy, so that the retiring policy-holder got off without paying for more insurance than he received, or perhaps not paying for quite so much. For this reason the others lost the more. In other and older pre-

mium note companies, where the amount of notes has been more reduced by dividend, the cancelled notes cannot bear so high a ratio to the value forfeited. We think it a very large allowance to estimate the premium notes on all these forfeited policies at \$90,000, reducing the whole amount of profit from that source—aside from the proportion of surplus—to \$144,000, or about two and a half per cent. addition to the revenue of the year.

This average gain, however, it will be seen at a glance, was shared very unequally by different companies. Some got nothing to speak of, or, say one-fifth of one per cent., others increased their revenue more than 16 per cent. by this means, or eighty times as much as the former. We do not wish to make invidious comparisons, but those who seek information can easily cipher for themselves, between the present report and the last, the degree of cohesion which exists in these several institutions. Whatever may be its strength in any, it plainly does not depend on the magnitude of the penalty in case of non-payment. Forfeiture occurs where many premiums have been fully paid in cash, and large reversionary additions have been made to the policy. One all-cash company has had nearly 8 per cent. of its liability annihilated by forfeiture, while the half-note company which shows the largest amount of forfeiture, has had its liability diminished by only 2.18 per cent., and since the assets are diminished by the cancelled notes, the relative gain is still less. There is every reason to believe, from the study of this table, and an acquaintance with the officers, agents, and modes of management of the various companies, that the strength of cohesion depends rather on the fairness and honor of the agents who solicit business, and the intelligence of the people on whom they operate.

Though the evil we have been endeavoring to measure is of no alarming magnitude when viewed in its proportion to the whole business of the vast beneficent institutions to which it adheres with such wonderful tenacity, it is still large enough to be worthy of profound consideration. Successful motion depends on taking advantage of friction in the right place and avoiding it in the wrong, and friction depends on the minute quantities of matter which make the difference between a rough surface and a smooth one. It is often a slight filing and polish-

ing which determines the question whether a well-proportioned and powerful machine shall work well and produce immense results, or run unprofitably and wear itself out. Smoothness of finish at any rate, always saves oil and motive power.

Hence we cannot but recal the attention of the legislature to the legal remedy which we have heretofore explained at large and which we need not here repeat. It proposes no interference with past contracts, but simply a provision of law that in the case of future ones nothing shall be forfeited beyond the policy-holder's share of accrued divisible surplus and the right to be insured beyond the term already fully paid for in cash,—the establishment of the principle, in fact, that the policy-holder or his representatives shall be entitled to all the insurance which he pays for, whatever may be the terms of the contract.

Corporations are the creatures of the legislature and must undoubtedly conform the contracts they make to its will, when that will is once expressed. In this case by expressing its will against a bargain which in point of morals is no better than a bet, and an unfair one at that, we believe it will benefit the life insurance companies no less than those who would otherwise become the victims of their peculiar mode of obtaining pay for service never to be performed. We do not in the slightest degree question that this is done with the best possible intentions. But we have all read of a bad place paved with those good materials. Practically the law is not needed against the best companies, which are altogether better than their bargains. But companies, such as have been and may yet be, under dishonest, reckless, and mercenary management, can and will, with such bargains make a good thing, in a financial sense, of their bad credit, by sending out highly magnetic and glib-tongued agents into quarters where their standing is not well known—and the world will always be too large to have it known everywhere—and alluring men to take policies who after several premiums are paid will discover their error and forfeit what they have overpaid as the best mode of escape from greater loss. By such gains, in the mother country, companies of virtual swindlers, under the name of life insurance, wasting in profligate expenditures a full third of all the funds entrusted to them, have managed to exist through perhaps, an entire

generation, and make a show of solvency and respectability. They always court secrecy as to the ratio of their premium reserve to the net value of their policies, yet its insufficiency cannot be exposed without really enriching them by frightening the old policies into forfeiture, and when this has made their assets again equal to their liabilities, they will be able to recover from the temporary check given to their new business and go on as before. In reality, for ingenious rogues, a life insurance company, with the forfeiture clause in its policies, seems to be an engine for plunder with a principle of immortality in its very constitution. It seems incapable of death except by great destitution of intelligence on the part of the operators.

It is very pleasant to believe that none of the men who are charged with the management of the companies now under our supervision, are of the sort to make any dishonorable use of this fault in the structure of their system. They all have the disposition, but they are unable, altogether to prevent it from transferring one or two hundred thousand dollars per annum, actually paid by some two thousand men for the benefit of the first fifty or sixty of their own widows, into the pockets of some forty or fifty thousand other probably more fortunate men to help them provide for their widows. We ask the State to help them prevent it.

It is pleasant also to turn from this view of the short-coming of the life insurance companies, to their magnificent well-doing, as exhibited in the following table of the termination of policies by death. Here we see in a single year more than four hundred families, smitten by the death of their natural protectors and providers, shielded against the most dreaded consequences of such a bereavement, by the distribution of more than a million of dollars. This substantial aid to the ones they most loved, in the hour of their greatest need, cost the deceased a comparatively small sum in money. It was the result of a little prudence and self-denial, availing itself of a great law that governs human life, and really gives to what is called chance, the calculable certainty of granite rocks and iron bars. It will be seen from the figures elsewhere that very few claims remain unsettled. The whole amount is usually paid without dispute, as soon as proper evidence of the death is submitted.

Claims by Death against Sixteen Life Insurance Companies doing business in Massachusetts, for the year ending November 1, 1860.

COMPANIES.	No. of Claims.	Amount.	Ratio of Loss to Amount Insured.	Ratio of No. of Claims to No. of Policies.
Massachusetts Hospital,	4	\$15,000 00	11.75	8.33
New England,	18	74,302 00	0.57	0.45
State Mutual,	9	12,107 54	0.42	0.50
Berkshire,	8	21,000 00	1.17	0.93
Massachusetts Mutual,	14	36,400 00	0.86	0.69
Mutual Life, N. Y.,	105	342,438 19	0.92	0.90
Mutual Benefit, N. J.,	66	227,000 00	1.01	0.98
Connecticut, Ct.,	94	235,700 00	1.31	1.02
National, Vt.,	8	14,635 02	0.84	0.71
Union Mutual, Me.,	25	61,900 00	1.42	1.35
Manhattan, N. Y.,	20	75,698 00	0.73	0.62
Charter Oak, Ct.,	23	47,317 51	0.74	0.69
American Temperance, Ct.,	9	14,500 00	0.58	0.50
Knickerbocker, N. Y.,	3	8,000 00	0.43	0.42
Equitable, N. Y.,	3	14,000 00	1.73	1.72
Guardian, N. Y.,	1	5,000 00	2.39	1.33
Totals,	410	\$1,204,998 26	1.09	0.84

Want of time has prevented us from ascertaining how this mortuary experience has been distributed among the various ages, and what is its significance as illustrating the law of mortality among the lives at risk.

When the registration has attained greater age, and the constantly increasing number of policies has been submitted to observation for a considerable series of years, the results that may be deduced will be of a practical value far more than to compensate all the expenses of this office. And it is our design, so long as we are connected with it, to use every exertion to make the registration as accurate and fruitful of good results as the nature of the subject and the powers conferred by the law admit.

The following table, prepared from the returns of the year preceding the last, may serve to show how nearly for that year the actual mortality corresponded to the rate we have adopted as the basis of our valuation.

xxviii INSURANCE COMMISSIONERS' REPORT. [Jan. '61.

Mortality compiled from the Returns of Sixteen Life Insurance Companies doing business in Massachusetts, for the year 1859, compared with the Combined Experience, Dr. Farr's English Table, and the experience of the Gotha Life Insurance Company, of Germany.

Periods of Age.	No. of Losses.	No. of Years of Life exposed.	Ratio per cent.	Com. Ex.	Farr.	Gotha.
Under 26, . . .	7	2,086.70	0.3354	—	—	—
26 to 30, . . .	45	4,998.96	0.9002	0.81	0.97	0.87
31 to 35, . . .	54	7,664.45	0.7045	0.89	1.10	0.92
36 to 40, . . .	52	9,198.71	0.5653	0.99	1.25	1.00
41 to 45, . . .	68	8,561.59	0.7942	1.13	1.42	1.04
45 to 50, . . .	65	6,356.66	1.022	1.43	1.62	1.45
51 to 55, . . .	58	3,923.19	1.478	1.91	1.87	1.82
56 to 60, . . .	45	2,032.76	2.214	2.65	2.71	2.77
61 to 65, . . .	15	908.12	1.651	3.79	3.95	3.83
66 to 70, . . .	12	355.49	3.375	5.55	5.75	6.08
70 to 75, . . .	3	105.66	2.839	8.13	8.32	9.04
75 to 80, . . .	5	39.08	12.790	11.88	11.94	11.35
Over 80, . . .	1	5.00	20.000	17.22	16.90	23.94

Respectfully submitted.

ELIZUR WRIGHT,
GEO. W. SARGENT.

BOSTON, February 20, 1861.

STOCK COMPANIES.

	AMERICAN, Boston.	BEVERLY, Beverly.	BOSTON, Boston.	BOYLSTON, Boston.	CITY FIRE, Boston.
Amount of Capital actually paid in,	\$300,000 00	\$30,000 00	\$300,000 00	\$300,000 00	\$150,000 00
Number of Shares,	3,000	600	3,000	3,000	3,000
Par value of each share,	\$100 00	\$50 00	\$100 00	\$100 00	\$50 00
Amount of Fire Risks outstanding,	2,992,382 00	20,200 00	859,572 00	5,186,850 00	2,863,912 00
of Marine Risks outstanding,	4,221,095 00	294,567 50	3,522,905 00	8,102,803 00	—
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	—	—	—	5,330 00	—
of Bank Stocks, (market value,)	272,072 00	18,954 50	280,008 00	350,074 50	111,327 75
of Railroad Stocks, (market value,)	92,125 50	3,230 00	127,550 00	44,431 50	—
of Railroad Bonds, (market value,)	9,357 50	1,530 00	10,300 00	—	5,208 00
of Real Estate, (cash value,)	40,000 00	—	—	—	—
of Cash on hand and in bank,	2,204 47	416 96	8,168 56	22,108 17	1,271 08
in hands of agents,	961 10	—	—	127 00	—
loaned on mortgage of real estate,	—	5,385 64	7,500 00	43,500 00	81,500 00
on collateral,	16,500 00	3,850 00	13,700 00	179,141 05	14,000 00
without collateral,	102,641 21	500 00	210 00	—	5,000 00
of all other investments and debts due the Company,	40,195 00	200 00	1,100 00	8,092 12	—
of Premium Notes on risks terminated,	8,934 11	3,488 24	4,098 10	33,284 86	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	3,000 00	—	—	—	—
claimed and unpaid,	7,256 86	2,200 00	11,000 00	—	—
reported, upon which the liability of the Company is not determined,	3,000 00	—	25,650 00	92,300 00	1,700 00
of all other claims against the Company,	—	355 00	—	—	1,118 00
of Cash received for premiums on fire risks,	19,334 90	146 41	4,441 14	32,915 07	24,617 79
marine risks,	168,352 53	16,184 93	217 76	—	—

	COMMERCIAL, Nantucket.	CONWAY, Boston.	DORCHESTER, Dorchester.	ELIOT, Boston.	EQUITABLE, (Marine,) Provincetown.
Amount of Capital actually paid in,	\$500,000 00	\$150,000 00	\$86,400 00*	\$200,000 00	\$17,000 00
Number of Shares,	1,000	1,500	1,000	4,000	500
Par value of each share,	\$50 00	\$100 00	\$100 00	\$50 00	\$100 00
Amount of Fire Risks outstanding,	-	5,383,245 00	3,808,588 00	6,732,669 00	-
Amount of Marine Risks outstanding,	-	-	-	-	50,488 00
of United States Stocks and Treasury Notes,	-	-	-	-	-
of State Stocks,	-	-	-	27,800 00	-
of Bank Stocks, (market value,)	34,750 00	4,756 50	25,671 00	123,113 25	20,940 00
of Railroad Stocks, (market value,)	-	2,968 50	12,229 00	36,235 00	-
of Railroad Bonds, (market value,)	-	3,975 00	-	2,190 00	-
of Real Estate, (cash value,)	1,500 00	-	-	-	-
of Cash on hand and in bank,	240 00	5,002 49	14,423 52	3,672 86	594 67
in hands of agents,	-	8,038.10	7,847 08	-	-
loaned on mortgage of real estate,	-	105,350 00	22,512 30	87,900 00	20,408 00
on collateral,	4,496 66	3,130 17	10,000 00	24,536 25	-
without collateral,	-	-	-	-	-
of all other investments and debts due the Company,	6,466 18	19,496 49 ^b	750 00†	-	12,606 00
of Premium Notes on risks terminated,	7,456 44	-	-	-	6,842 43
of Borrowed Money,	2,800 00 ^e	9,000 00	-	-	1,551 50
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	11,600 00	6,582 55	1,857 14\$	-	1,995 00
reported, upon which the liability of the Company is not determined,	-	15,304 00	-	600 00	4,000 00
of all other Claims against the Company,	487 00	64 00	-	1,685 00 ^f	-
of Cash received for premiums on fire risks,	-	79,338 07	50,614 28	54,550 49	-
marine risks,	-	-	-	-	11,252 81

	FIREMEN'S, Boston.	FRANKLIN, Boston.	GLOUCESTER, (Marine,) Gloucester.	HAMPDEN FIRE, Springfield.	HOWARD, Lowell.
Amount of Capital actually paid in,	\$300,000 00	\$300,000 00	\$50,000 00	\$150,000 00	\$106,100 00
Number of Shares,	12,000	3,000	500	1,500	1,061
Par value of each share,	\$25 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	12,617,914 00	2,580,735 00	-	10,020,339 00	2,520,064 45
of Marine Risks outstanding,	-	1,839,541 00	215,944 00	-	-
of United States Stocks and Treasury Notes,	-	10,200 00	-	-	-
of State Stocks,	-	15,360 00	-	-	-
of Bank Stocks (market value,)	294,819 50	276,734 00	17,902 50	98,444 25	40,922 50
of Railroad Stocks, (market value,)	8,800 00	22,016 00	13,848 00	5,711 00	11,200 00
of Railroad Bonds, (market value,)	-	-	2,000 00	1,200 00	-
of Real Estate, (cash value,)	35,000 00	-	-	13,277 85	-
of Cash on hand and in bank,	4,601 33	16,737 13	2,472 19	3,995 50	1,218 71
in hands of agents,	364 00	269 28	-	17,134 95	1,626 10
loaned on mortgage of real estate,	57,000 00	4,600 00	14,800 00	51,600 00	64,950 54
on collateral,	66,300 00	9,255 07	6,504 62	1,500 00	20,613 76
without collateral,	160,000 00	13,274 98	591 83	2,615 37	-
of all other investments and debts due the Company,	-	2,000 00	300 00	12,061 57 ^c	14,378 00
of Premium Notes on risks terminated,	-	19,823 80	6,381 25	1,741 27	-
of Borrowed Money,	-	-	-	-	-
of Losses ascertained and unpaid,	1,010 00	1,200 00	-	-	-
claimed and unpaid,	-	10,000 00	-	-	-
reported, upon which the liability of the Company is not determined,	-	4,900 00	-	7,692 50	2,577 29 ^d
of all other Claims against the Company,	-	-	4,500 00	7,200 00	-
of Cash received for premiums on fire risks,	90,416 01	20,043 45	1,174 00 ^b	-	300 00
marine risks,	-	62,972 83	-	116,524 09	21,047 17
	-	-	485 22	-	-

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-	-	-	-	-
of Cash received for interest, . . . marine risks, . . .	-	-	-	-	-	-	-	-	-
of Income from all other sources, . . .	35,836 38	84,087 78	18,547 09	10,196 69	9,071 54†				
of Fire Losses paid the last year, . . .	482 10	22,948 88	3,520 11	747 41	-				
of Marine Losses paid the last year, . . .	31,909 61	-	-	106,232 55	2,671 04				
of Dividends paid the last year, . . .	-	26,267 10	12,288 64	-	-				
of Expenses of office, . . .	72,000 00 ^a	49,800 00	9,000 00	9,000 00	10,610 00 ^e				
of other Expenditures, . . .	10,994 56	8,646 11	901 16	5,695 74	3,402 41				
of Cash received for fire risks not terminated, . . .	-	-	-	18,294 99*	2,764 41†				
required to re-insure all outstanding risks, . . .	89,663 49	19,420 59	-	103,655 74	23,101 20				
of Premium Notes on risks not terminated, . . .	44,831 74	43,446 68	5,769 70	51,827 87	11,550 60				
of Delinquent Notes not charged to profit and loss, . . .	-	67,472 77	11,539 41	-	-				
Highest rate of interest received, . . .	-	7,167 08	64 53	1,741 27	-				
paid on money borrowed, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.				
Number of shares of Capital Stock pledged to the Com- pany, . . .	6 per cent.	-	-	6 per cent.	-				
Balance to credit of profit and loss account, . . .	-	-	-	3	-				
to debit of profit and loss account, . . .	\$187,145 50	\$12,944 14	\$13,192 91	\$57,887 24	\$45,911 82				
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	-	-	-	-	-				
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-				

* Including agents' commissions.

† Including dividends on stocks.

^a One dividend of 10 per cent., \$30,000—the other 14 per cent., \$42,000.^d Unpaid November 1, but since paid.

‡ Return premiums, commissions to agents, re-insurance, &c.

^b Unclaimed dividend.^c Including interest accrued but not due.^e Two of 5 per cent. each, declared in April and October.

	LYNN MECHANICS', (Fire and Marine.) Lynn.	MANUFACTURERS Boston.	MASSASOIT, Springfield.	MERCANTILE, (Marine,) Boston.	MERCHANTS', Boston.
Amount of Capital actually paid in,	\$50,000 00	\$400,000 00	\$150,000 00	\$300,000 00	\$500,000 00
Number of Shares,	500	4,000	1,500	3,000	5,000
Par value of each share,	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	21,900 00	9,040,397 00	7,031,569 00	-	10,734,683 00
of Marine Risks outstanding,	18,173 00	4,214,538 00	-	1,571,650 00	4,285,506 00
of United States Stocks and Treasury Notes,	-	-	-	-	-
of State Stocks,	-	-	-	-	-
of Bank Stocks, (market value,)	55,489 50	346,986 50	93,343 00	382,874 00	509,320 00
of Railroad Stocks, (market value,)	-	-	8,931 50	48,075 00	60,300 00
of Railroad Bonds, (market value,)	-	96,900 00	-	-	-
of Real Estate, (cash value,)	-	25,000 00	-	-	100,000 00
of Cash on hand and in bank,	4,647 78	81,121 12†	11,877 50	8,799 84	9,932 45
in hands of agents,	-	-	9,933 84\$	-	412 08
loaned on mortgage of real estate,	1,200 00	183,090 45	78,570 00	-	-
on collateral,	7,400 00	63,406 00	2,000 00	-	12,900 00
without collateral,	5,488 65	21,793 81†	3,300 00	-	225 45
of all other investments and debts due the Company,	-	12,000 00	1,167 83	-	13,210 00
of Premium Notes on risks terminated,	10,522 62	2,553 85	-	20,005 54	6,314 30
of Borrowed Money,	-	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	-	-	7,908 63	18,400 00	-
reported, upon which the liability of the Company is not determined,	2,000 00	37,000 00	2,250 00	12,900 00	19,466 66
of all other Claims against the Company,	364 25	-	-	250 00	8,622 00||
of Cash received for premiums on fire risks,	168 25	80,081 22	85,706 72	-	63,185 07
marine risks,	345 72	8,757 94	259 59	49 44	104,893 35

Amount of Notes received for premiums on fire risks,	-	-	-	-
marine risks,	16,459 43	82,560 56	79,527 59	49,737 31
of Cash received for interest,	5,787 10	55,581 25	27,395 12	38,946 29
of income from all other sources,	-	3,601 23	-	12,274 29
of Fire Losses paid the last year,	-	29,228 45	-	18,199 19
of Marine Losses paid the last year,	5,534 75	51,253 75	109,851 31	88,804 10
of Dividends paid the last year,	15,000 00	120,900 00	42,000 00	89,334 00
of Expenses of office,	1,134 71	12,156 87	8,345 61	15,944 64
of other Expenditures,	-	-	-	19,869 56
of Cash received for fire risks not terminated,	160 25	73,433 50	-	58,927 58
required to re-insure all outstanding risks,	3,048 53	73,871 95	32,351 78	53,040 50
of Premium Notes on risks not terminated,	5,936 81	74,310 40	64,703 56	47,153 43
of Delinquent Notes not charged to profit and loss,	308 11	3,899 30	-	2,212 49
Highest rate of interest received,	6 per cent.*	6 per cent.	6 per cent.	6 per cent.
paid on money borrowed,	-	6 per cent.	6 per cent.	-
Number of shares of Capital Stock pledged to the Company,	15	47	-	14
Balance to credit of profit and loss account,	\$34,831 55	\$262,216 76	\$88,007 43	\$49,190 22
to debit of profit and loss account,	-	-	-	-
Number of shares of Capital Stock owned by the Company, or not subscribed for,	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-

* Except bank dividends.

† Including advances on losses not adjusted.

‡ On indorsed notes.

\$7,177.17 of this amount was received Nov. 13, 1860.
\$3,652.

Unpaid dividends, \$4,970—premium notes for re-insurance, \$3,652.

	NATIONAL, Boston.	NEPTUNE, Boston.	NO. AMERICAN, Boston.	OLD COLONY, Plymouth.	PEOPLE'S MUTUAL, Worcester.
Amount of Capital actually paid in,	\$500,000 00	\$300,000 00	\$200,000 00	\$50,000 00	\$100,000 00
Number of Shares,	10,000	3,000	2,000	500	1,000
Par value of each share,	\$50 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	4,501,134 00	5,322,276 00	6,622,843 00	823,922 00	4,123,595 31
of Marine Risks outstanding,	6,255,435 00	10,191,482 00	-	198,225 00	-
of United States Stocks and Treasury Notes,	-	20,500 00	-	-	-
of State Stocks,	-	114,540 00	-	-	-
of Bank Stocks, (market value,)	282,029 50	342,373 50	232,405 00	27,154 75	33,488 75
of Railroad Stocks, (market value,)	49,481 00	50,290 00	22,846 00	8,958 00	-
of Railroad Bonds, (market value,)	-	31,375 00	4,000 00	-	14,360 00
of Real Estate, (cash value,)	-	-	-	2,500 00	39,785 20
of Cash on hand and in bank,	204 45	24,452 00	20,082 14	2,074 44	1,904 09
in hands of agents,	295 01	-	-	-	1,276 05
loaned on mortgage of real estate,	224,400 00	48,350 00	69,518 44	5,865 00	56,265 31
on collateral,	88,800 00	-	28,169 00	1,066 54	-
without collateral,	205,059 45	59,848 00	-	2,300 00	42,320 76†
of all other investments and debts due the Company,	23,237 27	3,500 00	-	2,338 00	-
of Premium Notes on risks terminated,	1,249 35	33,039 29	-	7,303 51	-
of Borrowed Money,	-	-	-	7,600 00†	-
of Losses ascertained and unpaid,	-	-	-	-	-
claimed and unpaid,	-	-	-	5,523 70	-
reported, upon which the liability of the Company is not determined,	44,000 00	127,000 00	3,000 00	9,775 00	-
of all other Claims against the Company,	7,563 00	-	-	360 00	-
of Cash received for premiums on fire risks,	28,798 90	33,866 70	47,696 12	9,415 72	46,936 65
marine risks,	76,256 11	397,309 06	-	5,151 32	-

	PRESCOTT, (Fire and Marine,) Boston.	SALEM, (Maine,) Salem.	SHOE & LEATHER DEALERS, (Fire and Marine,) Boston.	SPRINGFIELD, (Fire and Marine,) Springfield.	SUFFOLK FIRE, Boston.
Amount of Capital actually paid in,	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Number of Shares,	1,000	1,000	2,000	2,000	1,500
Par value of each share,	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	4,575,509 00	—	2,825,222 00	20,794,910 94	3,008,956 00
of Marine Risks outstanding,	—	642,710 00	70,901 00	—	—
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	—	10,000 00	—	—	—
of Bank Stocks, (market value,)	36,990 00	94,558 00	101,567 00	161,846 50	54,894 75
of Railroad Stocks, (market value,)	15,380 00	—	21,200 00	66,211 00	31,105 00
of Railroad Bonds, (market value,)	—	—	4,000 00	16,295 00	—
of Real Estate, (cash value,)	—	—	—	33,458 40	—
of Cash on hand and in bank,	1,632 97	11,862 66	2,651 64	5,583 91	4,974 02
in hands of agents,	3,885 40	—	1,494 23	22,076 11	2,604 60
loaned on mortgage of real estate,	57,539 34	—	9,700 00	108,956 74	—
on collateral,	21,477 93	—	46,000 00	3,000 00	80,004 03
without collateral,	—	—	—	5,758 36	—
of all other investments and debts due the Company,	—	—	51,533 58	6,309 88	2,550 00
of Premium Notes on risks terminated,	—	10,065 63	10,540 07	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	1,620 00	—	—
claimed and unpaid,	—	10,000 00	—	8,868 18	—
reported, upon which the liability of the Company is not determined,	5,500 00	—	9,700 00	1,200 00	—
of all other Claims against the Company,	200 00	—	—	—	—
of Cash received for premiums on fire risks,	49,370 56*	—	26,439 51	207,953 75	21,992 82
marine risks,	—	27,903 71	2,022 20	3,050 24	—

Amount of Notes received for premiums on fire risks, marine risks.	-	-	-	-	-	-	-	-	-
of Cash received for interest,	-	-	26,876 17	15,439 21	-	-	-	-	-
of Income from all other sources,	-	8,041 35	6,724 00	8,537 40	-	-	12,494 30	-	8,689 51
of Fire Losses paid the last year,	-	-	-	1,391 79	-	-	13,618 83	-	-
of Marine Losses paid the last year,	35,481 72	-	-	12,385 57	-	-	158,915 85	-	6,884 43
of Dividends paid the last year,	-	-	13,968 85	6,488 64	-	-	5,084 31	-	-
of Expenses of office,	6,000 00	-	-	15,000 00†	-	-	40,000 00	-	-
of other Expenditures,	4,817 48	-	2,303 00	6,272 87	-	-	13,001 31	-	5,709 85
of Cash received for fire risks not terminated, required to re-insure all outstanding risks,	4,440 54†	-	-	6,071 35§	-	-	31,024 90	-	1,322 62
of Premium Notes on risks not terminated, of Delinquent Notes not charged to profit and loss,	45,531 53	-	-	26,973 24	-	-	183,444 89	-	16,407 35
Highest rate of interest received,	22,765 76	-	9,517 80	15,239 78	-	-	91,722 44	-	8,203 68
paid on money borrowed,	-	-	19,035 61	3,506 31	-	-	-	-	-
Number of shares of Capital Stock pledged to the Com- pany,	-	-	-	-	6 per cent.	6 per cent.	-	6 per cent.	-
Balance to credit of profit and loss account,	-	-	-	-	-	-	-	-	-
to debit of profit and loss account,	\$36,870 64	-	\$12,174 76	\$40,927 89	-	-	\$228,099 15	-	\$7,726 73
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for,	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes,	-	-	-	-	-	-	-	-	-

* Less \$1,799.58 paid return premium.

† Viz.: \$5,000 in March, on \$100,000 capital, and \$10,000 in October, on \$200,000—capital stock having been doubled in May, 1860.

§ Commissions, re-insurance, return premiums, &c.

† Commissions and re-insurance.

	TRADERS' AND MECHANICS', Lowell.	UNITED STATES, Boston.	WARREN, Boston.	WESTERN MASSACHUSETTS, Pittsfield.	WASHINGTON, Boston.
Amount of Capital actually paid in,	\$50,000 00	\$200,000 00	\$150,000 00	\$150,000 00	\$300,000 00
Number of Shares,	500	4,000	1,500	1,500	3,000
Par value of each share,	\$100 00	\$50 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	1,118,217 00	304,850 00	—	9,246,764 00	1,026,910 00
of Marine Risks outstanding,	—	845,025 00	9,000 00*	—	5,604,973 00
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	—	—	—	—	—
of Bank Stocks, (market value,)	20,586 50	156,767 00	51,131 50	43,661 50	218,171 50
of Railroad Stocks, (market value,)	500 00	24,420 00	—	16,380 00	55,400 00
of Railroad Bonds, (market value,)	—	9,300 00	—	—	410 00
of Real Estate, (cash value,)	—	—	—	—	8,000 00
of Cash on hand and in bank,	710 91	17,820 62	2,658 12	12,128 75	1,844 69
in hands of agents,	1,014 78	—	—	9,806 20	—
loaned on mortgage of real estate,	30,915 65	2,500 00	23,000 00	99,601 41	100,900 00
on collateral,	8,409 87	—	15,100 00	10,000 00	14,200 00
without collateral,	6,592 49	—	—	15,604 03	—
of all other investments and debts due the Company,	4,725 00	11,900 00	5,460 00	10,887 78†	4,923 18
of Premium Notes on risks terminated,	—	14,753 40	16,690 37	—	66,067 95
of Borrowed Money,	—	—	—	—	18,500 00||
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	20 00	18,500 00	—	9,758 40	33,240 00
reported, upon which the liability of the Company is not determined,	—	—	5,000 00	3,550 00	35,200 00
of all other Claims against the Company,	275 00	—	—	—	626 40
of Cash received for premiums on fire risks,	11,990 67	1,062 65	—	107,954 65	8,376 04
marine risks,	—	209 00	64,273 35	—	—

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-
of Income from all other sources, . . .	2,492 73	47,630 77	48,913 79	-	314,378 50
of Fire Losses paid the last year, . . .	1,699 00	11,927 47	3,678 64	-	9,100 43
of Marine Losses paid the last year, . . .	4,633 56	-	-	-	16,924 00†
of Dividends paid the last year, . . .	-	-	-	90,052 00	12,323 61
of Expenses of office, . . .	4,000 00	40,347 16	75,931 41	-	375,836 42
of other Expenditures, . . .	1,589 66	20,000 00	-	6,000 00	30,000 00
of Cash received for fire risks not terminated, . . .	901 85§	6,930 54	8,109 04	5,400 00	12,440 31
required to re-insure all outstanding risks, . . .	12,717 58	-	-	5,110 52	186 65
of Premium Notes on risks not terminated, . . .	6,353 79	978 39	-	102,785 53	6,136 26
of Delinquent Notes not charged to profit and loss, . . .	-	16,823 38	-	51,392 76	130,666 71
Highest rate of interest received, . . .	-	32,668 37	19,174 50	-	255,197 16
paid on money borrowed, . . .	-	100 00	3,000 00	-	1,000 00
Number of shares of Capital Stock pledged to the Com- pany, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Balance to credit of profit and loss account, . . .	-	-	-	-	-
to debit of profit and loss account, . . .	\$19,153 43	\$25,721 99	238	\$68,033 42	19
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	-	-	\$34,190 42	-	\$66,256 45
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-

* The Warren Insurance Company is winding up its affairs, and their risks (excepting this amount) are all re-insured. † Including \$7,747.81 accrued interest.
‡ Dividends on bank and railroad stocks. || Borrowed on the Company's notes.

§ Commissions.

A G G R E G A T E.

Amount of Capital actually paid in,	\$7,089,500 00
of Fire Risks outstanding,	146,710,128 70
of Marine Risks outstanding,	52,154,961 50
of United States Stocks and Treasury Notes,	30,700 00
of State Stocks,	173,030 00
of Bank Stocks, (market value,)	5,216,759 00
of Railroad Stocks, (market value,)	859,822 00
of Railroad Bonds, (market value,)	212,400 00
of Real Estate, (cash value,)	298,521 45
of Cash on hand and in bank,	314,151 05
in hands of agents,	89,165 91
loaned on mortgage of real estate,	1,667,378 82
on collateral,	775,460 95
without collateral,	653,124 39
of all other investments and debts due the Company,	271,387 88
of Premium Notes on risks terminated,	291,156 01
of Borrowed Money,	39,451 50
of Losses ascertained and unpaid,	6,830 00
claimed and unpaid,	174,979 39
reported, upon which the liability of the Company is not determined,	476,695 66
of all other Claims against the Company,	23,683 65
of Cash received for premiums on fire risks,	1,345,044 87
marine risks,	949,947 11
of Notes received for premiums on fire risks,	— —
marine risks,	1,736,845 26
of Cash received for interest,	561,565 12
of Income from all other sources,	173,878 25
of Fire Losses paid the last year,	927,831 96
of Marine Losses paid the last year,	1,834,893 06
of Dividends paid the last year,	1,096,227 00
of Expenses of office,	244,226 14
of other Expenditures,	198,168 41
of Cash received for fire risks not terminated,	1,290,935 97
required to re-insure all outstanding risks,	1,364,065 34
of Premium Notes on risks not terminated,	1,456,207 14
of Delinquent Notes not charged to profit and loss,	36,040 79
Highest rate of interest received,	9 per cent.
paid on money borrowed,	6 per cent.
Number of shares of Capital Stock pledged to the Company,	844
Balance to credit of profit and loss account,	\$2,616,314 63
to debit of profit and loss account,	105,976 69
Number of shares of Capital Stock owned by the Company, or not subscribed for,	61
Amount of capital consisting of Stockholders' Notes,	\$160,270 00

REMARKS.

[NOTE.—In valuing the Stocks, we have adopted the prices “asked” per Price Current in “Boston Courier” of November 2, 1860.]

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818—Charter expires 1878.]

J. INGERSOLL BOWDITCH, *President.*

Secretary, A. C. DORR.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
300 shares	Atlas Bank, . . .	\$100	\$30,000	\$112 $\frac{3}{4}$	\$33,825
444 “	Boston Bank, . . .	50	22,200	65	28,860
250 “	Bay State Bank, Lawrence, .	75	18,750	75	18,750
308 “	Columbian Bank, . . .	100	30,800	109 $\frac{1}{2}$	33,726
45 “	Eagle Bank, . . .	100	4,500	117	5,265
170 “	Globe Bank, . . .	100	17,000	122	20,740
95 “	Hamilton Bank, . . .	100	9,500	128	12,160
2 “	Massachusetts Bank, . . .	250	500	285	570
200 “	Merchants’ Bank, . . .	100	20,000	102	20,400
173 “	New England Bank, . . .	100	17,300	114	19,722
220 “	Railroad Bank, . . .	75	16,500	75	16,500
100 “	Suffolk Bank, . . .	100	10,000	130	13,000
228 “	State Bank, . . .	60	13,680	70 $\frac{1}{2}$	16,074
280 “	Union Bank, . . .	100	28,000	116	32,480
			\$238,730		\$272,072

Railroad Stocks:—

20 shares	Boston and Lowell Railroad, .	\$500	\$10,000	\$545	\$10,900
239 “	Boston and Worcester R. R.,	100	23,900	110 $\frac{1}{2}$	26,409 $\frac{1}{2}$
275 “	Boston and Providence R. R.,	100	27,500	110	30,250
26 “	Nashua and Lowell Railroad,	100	2,600	116	3,016
66 “	Taunton Branch Railroad, .	100	6,600	100	6,600
130 “	Western Railroad, . . .	100	13,000	115	14,950
			\$83,600		\$92,125 $\frac{1}{2}$

Railroad Bonds:—

19 Bonds	Philadelphia, Wilmington and Baltimore Railroad, . . .	\$500	\$9,500	\$492 $\frac{1}{2}$	\$9,357 $\frac{1}{2}$
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Other Investments:—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Boston Manufac'g Company, . \$700		\$3,500	\$725	\$3,625
12 " Hamilton " " 1,000		12,000	990	11,880
5 " Lawrence " " 1,000		5,000	970	4,850
10 " Merrimac " " 1,000		10,000	1,275	12,750
6 " Tremont " " 1,000		6,000	910	5,460
30 " Relief Steamboat Company, .				500
50 " Union Steamship " .		1,000		1,000
Scrip of Atlantic Mutual Insurance Company,		130		130
		<u>\$37,630</u>		<u>\$40,195</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$272,072 00	
Railroad stocks, (market value,)	92,125 50	
Railroad bonds, (market value,)	9,357 50	
Other investments,	40,195 00	
Cash value of real estate,	40,000 00	
Loaned without collateral, to manufacturing corporations,	84,200 00	
Loaned to others without collateral,	18,441 21	
Loaned on collateral,	16,500 00	
Cash on hand,	2,204 47	
Due from agents,	961 10	
Premium notes on risks terminated,	8,931 11	
Premium notes on risks not terminated,	101,758 51	
	<u> </u>	\$686,746 40

Liabilities:—

Losses due and unpaid,	\$3,000 00	
Losses claimed and unpaid,	7,256 86	
Losses reported, upon which the liability of the Company is not determined,	3,000 00	
Re-insurance at 50 per cent.,	60,034 81	
	<u> </u>	73,291 67
		<u>\$613,454 73</u>
Deduct paid-up capital,		300,000 00
Balance of surplus,		<u>\$313,454 73</u>

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated March 30, 1852—Charter expires 1872.]

MICHAEL WHITNEY, *President*.*Secretary*, ROBERT G. BENNETT.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Revere Bank, . . .	\$100	\$2,000	\$105	\$2,100
10 “ Bank of Commerce, . . .	100	1,000	108 $\frac{1}{4}$	1,082 $\frac{1}{2}$
10 “ Webster Bank, . . .	100	1,000	109	1,095
10 “ Hide and Leather Bank, . . .	100	1,000	107	1,070
10 “ Maverick Bank, . . .	100	1,000	105	1,050
7 “ Granite Bank, . . .	100	700	109	763
26 “ Mercantile Bank, Salem, . . .	100	2,600	97	2,522
23 “ Naumkeag Bank, “ . . .	100	2,300	100	2,300
40 “ Merchants' Bank, “ . . .		2,000	51	2,040
5 “ Commercial Bank, “ . . .	66 $\frac{2}{3}$	333 $\frac{1}{3}$	72	360
20 “ Village Bank, Danvers, . . .	100	2,000	102	2,040
10 “ Andover Bank, Andover, . . .	100	1,000	101	1,010
10 “ Grand Bank, Marblehead, . . .	100	1,000	101	1,010
8 “ Beverly Bank, Beverly, . . .	62 $\frac{1}{2}$	500	64	512
10 “ Bass River Bank, . . .	100	1,000	11	110
		<hr/>		<hr/>
		\$19,433 $\frac{1}{2}$		\$19,064 $\frac{1}{2}$

Railroad Stocks:—

20 shares Boston and Worcester R. R.,	\$100	\$2,000	\$110 $\frac{1}{2}$	\$2,210
10 “ Fitchburg Railroad, . . .	100	1,000	103	1,030
		<hr/>		<hr/>
		\$3,000		\$3,240

Railroad Bonds:—

Eastern Railroad,	\$1,500	\$1,530
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Other Investments:—

4 shares Beverly Marine Railway, . . .	\$200
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Assets of the Company November 1, 1860:—

Bank stocks, (market value,)	\$18,954 50
Railroad stocks, (market value,)	3,240 00
Railroad bonds,	1,530 00
Beverly Marine Railway stock,	200 00
Loaned on mortgage of real estate,	5,385 64
Loaned on collateral,	3,850 00
Loaned without collateral,	500 00
Premium notes on risks terminated,	3,488 24
Premium notes on risks not terminated,	12,176 12
Cash on hand,	416 96
<i>Amount of Assets carried forward,</i>	<hr/>
	\$49,741 46

<i>Amount of Assets brought forward, . . .</i>		\$49,741 46
Liabilities:—		
Losses claimed and unpaid,	\$2,200 00	
Other claims against the Company, . . .	355 00	
Re-insurance at 50 per cent.,	6,144 30	
		<u>\$8,699 30</u>
		\$41,042 16
Deduct paid-up capital,		30,000 00
		<u>\$10,042 16</u>
Balance of surplus,		\$10,042 16

BOSTON INSURANCE COMPANY, BOSTON.

[Incorporated February 11, 1823—Charter expires 1863.]

P. W. FREEMAN, *President*.*Secretary*, HENRY WASHBURN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
250 shares Merchants' Bank,	\$100	\$25,000	\$102 $\frac{3}{4}$	\$25,687 $\frac{1}{2}$
230 " New England Bank,	100	23,000	114	26,220
220 " Shoe and Leather Dealers' Bank,	100	22,000	127	27,94
200 " Suffolk Bank,	100	20,000	130	26,000
200 " Union Bank,	100	20,000	118	23,600
200 " Globe Bank,	100	20,000	123	24,600
170 " Bay State Bank, Lawrence, . . .	75	12,750	75	12,750
150 " Hide and Leather Bank,	100	15,000	107	16,050
150 " Atlas Bank,	100	15,000	112 $\frac{3}{4}$	16,912 $\frac{1}{2}$
150 " City Bank,	100	15,000	110	16,500
180 " Railroad Bank, Lowell,	75	13,500	85	15,300
200 " State Bank,	60	12,000	70	14,300
128 " Webster Bank,	100	12,800	109 $\frac{1}{2}$	14,016
70 " Hamilton Bank,	100	7,000	128	8,960
24 " Bank of Commerce,	100	2,400	108 $\frac{1}{4}$	2,598
12 " Columbian Bank,	100	1,200	109 $\frac{1}{2}$	1,314
60 " Tremont Bank,	100	6,000	121	7,260
		<u>\$242,650</u>		<u>\$280,008</u>

Railroad Stocks:—

150 shares Boston and Providence R. R., .	\$100	\$15,000	\$110	\$16,500
150 " Boston and Worcester R. R., .	100	15,000	110 $\frac{1}{2}$	16,575
150 " Taunton Branch Railroad, .	100	15,000	110	16,500
190 " Connecticut River Railroad, .	100	19,000	87	16,530
20 " Boston and Lowell Railroad, .	500	10,000	545	10,900
150 " Old Colony & Fall River R. R.,	100	15,000	109	16,350
150 " Boston and Maine Railroad, .	100	15,000	113	16,950
150 " Western Railroad,	100	15,000	115	17,250
		<u>\$119,000</u>		<u>\$127,555</u>

Railroad Bonds:—

	Par value.	Market value.
10 certificates, of \$1,000 each, of Western Railroad, payable 1875,	\$10,000	\$10,300

Other Investments:—

Union Steamship Company,	\$1,000
Relief Steamboat Company,	100
	<u>\$1,100</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$280,008 00	
Railroad stocks, (market value,)	127,555 00	
Railroad bonds, (market value,)	10,300 00	
Other investments,	1,100 00	
Loaned on mortgage of real estate,	7,500 00	
Loaned on collateral,	13,700 00	
Loaned without collateral,	210 00	
Premium notes on risks terminated,	4,098 10	
Premium notes on risks not terminated,	141,053 08	
Cash on hand,	8,168 56	
	<u></u>	\$593,692 74
Liabilities:—		
Losses claimed and unpaid,	\$11,000 00	
Losses reported, upon which the liability of the Company is not determined,	25,650 00	
Re-insurance at 50 per cent.,	72,084 94	
	<u></u>	108,734 94
		<u>\$484,957 80</u>
Deduct paid-up capital,		300,000 00
		<u>\$184,957 80</u>

BOYLSTON INSURANCE COMPANY, BOSTON.

[Incorporated February 26, 1825—Charter expires 1865.]

JOSEPH W. BALCH, *President*.*Secretary*, HORACE W. BARRY.

Massachusetts State Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
4 certificates Mass. State 6 per ct. stock,	\$1,000	\$4,000	\$1,080	\$4,320
1 " " " 5 " "	1,000	1,000	1,010	1,010
		<u>5 000</u>		<u>\$5,330</u>

Bank Stocks:—

1,269 shares Washington Bank, . . . \$100	\$126,900	\$107½	\$136,417½
150 " Webster Bank, . . . 100	15,000	109	16,350
4 " Massachusetts Bank, . . . 250	1,000	285	1,140
	<u>\$142,900</u>		<u>\$153,907½</u>
Amounts carried forward, . . .	\$142,900		\$153,907½

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$142,900		\$153,907½
150 shares Boston Bank, . . .	\$50	7,500	\$65	9,750
478 " State Bank, . . .	60	28,680	70½	33,699
200 " Bay State Bank, Lawrence, . . .	75	15,000	75	15,000
266 " Union Bank, . . .	100	26,600	118	31,388
420 " Tremont Bank, . . .	100	42,000	121	50,820
150 " Eagle Bank, . . .	100	15,000	117	17,550
140 " Columbian Bank, . . .	100	14,000	109	15,260
10 " Suffolk Bank, . . .	100	1,000	130	1,300
200 " Hide and Leather Bank, . . .	100	20,000	107	21,400
		<hr/>		<hr/>
		\$312,680		\$350,074½

Railroad Stocks:—

203 shares Western Railroad, . . .	\$100	\$20,300	\$115	\$23,345
125 " Boston and Providence R.R., . . .	100	12,500	110	13,750
73 " Portsmouth, Portland and Saco Railroad, . . .	100	7,300	100½	7,336½
		<hr/>		<hr/>
		\$40,100		\$44,431½

Assets of the Company, November 1, 1860:—

State stocks, (market value,) . . .	\$5,330 00	
Bank stocks, (market value,) . . .	350,074 50	
Railroad stocks, (market value,) . . .	44,431 50	
Loaned on mortgage of real estate, . . .	43,500 00	
Loaned on collateral, . . .	179,141 05	
All other investments, . . .	8,092 12	
Premium notes on risks terminated, . . .	33,284 86	
Premium notes on risks not terminated, . . .	243,324 26	
Due from agents, . . .	127 00	
Cash on hand, . . .	22,108 17	
	<hr/>	\$929,413 46

Liabilities:—

Losses reported upon which the liability of the Company is not determined, . . .	\$92,300 00	
Re-insurance at 50 per cent., . . .	135,572 13	
	<hr/>	227,872 13
		<hr/>
		\$701,541 33
Deduct paid-up capital, . . .		300,000 00
		<hr/>
Balance of surplus, . . .		\$401,541 33

CITY FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1847—Charter expires 1867.]

SAMUEL P. HEYWOOD, *President*.*Secretary*, AUSTIN W. BENTON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
75 shares North Bank, . . .	\$.100	\$7,500	\$100 $\frac{1}{4}$	\$7,518 $\frac{3}{4}$
150 " Washington Bank, . .	100	15,000	107 $\frac{1}{2}$	16,125
150 " Bank of North America, .	100	15,000	107	16,050
60 " Granite Bank, . . .	100	6,000	109	6,540
100 " Exchange Bank, . . .	100	10,000	131	13,100
40 " Cambridge Market Bank, .	100	4,000	97	3,880
50 " Cambridge City Bank, . .	100	5,000	100	5,000
10 " Faneuil Hall Bank, . . .	100	1,000	118	1,180
60 " Tremont Bank, . . .	100	6,000	121	7,260
20 " Howard Bank, . . .	100	2,000	107 $\frac{1}{2}$	2,150
70 " Eliot Bank, . . .	100	7,000	109	7,630
70 " Blackstone Bank, . . .	100	7,000	109	7,630
166 " Safety Fund Bank, . . .	100	16,600	104	17,264
50 " Grocers' Bank, . . .	100	5,000	11	550
		<u>\$107,100</u>		<u>\$111,877$\frac{3}{4}$</u>

Railroad Bonds:—

\$5,600 Vermont and Mass. R. R. Bonds, —	\$5,600	—	\$5,208
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Assets of the Company, November 1, 1860:—

Bank Stocks, (market value,) . . .	\$111,877 75	
Railroad Bonds, (market value,) . . .	5,208 00	
Loaned on mortgage of real estate, . . .	81,500 00	
Loaned on collateral, . . .	14,000 00	
Loaned without collateral, . . .	5,000 00	
Cash on hand, . . .	1,271 08	
	<u></u>	\$218,856 83

Liabilities:—

Losses reported upon which the liability of the Company is not determined, . . .	\$1,700 00	
Unclaimed dividends, . . .	1,118 00	
Re-insurance at 50 per cent., . . .	11,816 58	
	<u></u>	14,634 58
		<u>\$204,222 25</u>
Deduct paid-up capital, . . .		150,000 00
		<u>\$54,222 25</u>
Balance of surplus, . . .		

COMMERCIAL INSURANCE COMPANY, NANTUCKET.

[Incorporated June 7, 1831—Charter expires 1871.]

JOSEPH MITCHELL, *President.**Secretary,* A. J. MORTON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
278 shares Pacific Bank,	\$.100	\$27,800	\$125	\$34,750

Assets of the Company, November 1, 1860:—

Bank stock, (market value,)	\$34,750 00
Real estate,	1,500 00
Loaned on collateral,	4,496 66
Premium notes on risks terminated,	7,456 44
All other investments,	6,466 18
Cash on hand,	240 63
	<hr/>
	\$54,909 91

Liabilities:—

Borrowed on 100 shares Pacific Bank stock, .	\$2,800 00
Losses claimed and unpaid,*	11,600 00
All other claims against the Company, . . .	487 00
	<hr/>
	14,887 00
	<hr/>
	\$30,022 91

* No new policies have been issued during the past three years; the outstanding risks were all re-insured in November, 1859, and the last risk expired December 18, 1860. The amount of losses claimed and unpaid embraces two, which are re-insured, and awaiting judicial decision.

CONWAY INSURANCE COMPANY, BOSTON.

[Incorporated April 13, 1849—Charter expires 1877.]

JAMES S. WHITNEY, *President.**Secretary,* D. C. ROGERS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares Conway Bank,	\$.100	\$2,700	\$104	\$2,808
18 " Bank of Commerce,	100	1,800	108½	1,948½
		<hr/>		<hr/>
		\$4,500		\$4,756½

Railroad Stocks:—

10 shares Old Colony & Fall River R. R., \$100	\$1,000	\$109	\$1,090
17 " Boston and Worcester R. R., 100	1,700	110½	1,878½
	<hr/>		<hr/>
	\$2,700		\$2,968½

Railroad Bonds:—

4 first mortgage bonds, \$1,000 each, of Peoria and Bureau Valley

Railroad Company, Ill., bearing 8 per cent. interest, . . . \$3,975

The following Stocks are pledged to the Company as security for \$52,875 of stockholders' notes:—

	Par value per share.	Par value.
274 shares Conway Bank, . . .	\$.100	\$27,400
39 " Franklin County Bank, . . .	100	3,900
24 " Greenfield Bank, . . .	100	2,400
61 " Holyoke Bank, . . .	100	6,100
5 " Northampton Bank, . . .	100	500
10 " Bank of North America, . . .	100	1,000
10 " John Hancock Bank, . . .	100	1,000
21 " Exchange Bank, . . .	100	2,100
12 " American Exchange Bank, . . .	100	1,200
4 " Bank of State of New York, . . .	100	400
20 " Mechanics' Bank, Worcester, . . .	100	2,000
20 " Revere Bank, . . .	100	2,000
10 " Springfield Bank, . . .	100	1,000
20 " St. Mary's Falls Ship Canal Company, . . .	100	2,000
		<hr/> \$53,000

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$4,756 50
Railroad stocks, (market value,) . . .	2,968 50
Railroad bonds, (market value,) . . .	3,975 00
Loaned on mortgage of real estate, . . .	105,350 00
Loaned on collateral, . . .	3,131 17
Debts due the Co., and accrued interest, . . .	19,496 49
Stockholders' notes, secured by pledge of stocks, . . .	52,875 00
Cash on hand, . . .	5,002 49
Due from agents, . . .	8,038 10

\$205,593 25

Liabilities:—

Losses claimed and unpaid, . . .	\$6,582 55
Losses reported, upon which the liability of the Company is not determined, . . .	15,304 00
Unclaimed dividends, . . .	64 00
Borrowed money, . . .	9,000 00
Re-insurance, at 50 per cent., . . .	42,100 37

.73,050 92

\$132,542 33

Paid-up capital, . . .	\$150,000 00
Net assets, . . .	132,542 33

Balance against the Company, . \$17,457 67

DORCHESTER FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated February 13, 1858—Charter expires 1878.]

A. CHURCHILL, *President*.*Secretary*, W. F. TEMPLE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Mattapan Bank, Dorchester,	\$.100	\$1,000	\$108	\$1,080
20 " Blue Hill Bank, Dorchester,	. 100	2,000	108	2,160
17 " State Bank, Boston, . . . .	. 60	1,020	70 $\frac{1}{2}$	1,198 $\frac{1}{2}$
10 " Merchants' Bank, Boston, . .	. 100	1,000	102 $\frac{3}{4}$	1,027 $\frac{1}{2}$
10 " Bank of Commerce, Boston,	. 100	1,000	108 $\frac{1}{4}$	1,082 $\frac{1}{2}$
10 " Revere Bank, Boston, . . . .	. 100	1,000	105 $\frac{1}{2}$	1,055
10 " Atlas Bank, Boston, . . . .	. 100	1,000	112 $\frac{3}{4}$	1,127 $\frac{1}{2}$
27 " Boston Bank, Boston, . . . .	. 50	1,350	65	1,755
10 " Maverick Bank, Boston, . . . .	. 100	1,000	105	1,050
10 " Hide and Leather Bank, Boston,	100	1,000	107	1,070
10 " Mt. Wollaston Bank, Quincy, .	. 100	1,000	108	1,080
5 " Quincy Stone Bank, Quincy, .	. 100	500	115	575
10 " Hopkinton Bank, Hopkinton, .	. 100	1,000	111	1,110
5 " Naumkeag Bank, Salem, . . . .	. 100	500	100	500
15 " Asiatic Bank, Salem, . . . .	. 30	550	36	540
5 " Bank of Cape Ann, Gloucester, .	. 100	500	102	510
10 " Rockland Bank, Roxbury, . . .	. 100	1,000	108	1,080
10 " Provincetown Bank, Province- town, . . . . .	. 100	1,000	109	1,090
10 " Monument Bank, Charlestown, .	. 100	1,000	102	1,020
10 " City Bank, Worcester, . . . .	. 100	1,000	106	1,060
5 " Mt. Vernon Bank, Boston, . . .	. 100	500	100	500
40 " Continental Bank Boston, . . .	. 100	4,000	100	4,000
		<hr/>		
		\$23,920		\$25,671

Railroad Stocks:—

10 shares Western Railroad,	\$.100	\$1,000	\$115	\$1,150
51 " Old Colony and Fall River R. R.,	100	5,100	109	5,559
10 " Boston and Maine Railroad, . .	. 100	1,000	113	1,130
4 " Boston and Lowell Railroad, . .	. 500	2,000	545	2,180
20 " Boston and Worcester Railroad, .	. 100	2,000	110 $\frac{1}{2}$	2,210
		<hr/>		
		\$11,100		\$12,229

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$25,671 00
Railroad stocks, (market value,) . . .	12,229 00
Cash on hand,	14,423 52
Due from agents,	7,847 08
Loaned on mortgage of real estate, . .	22,512 00
Loaned on collateral,	10,000 00
Interest earned and unpaid,	750 00
<i>Amount of Assets carried forward, .</i>	<hr/> \$93,432 60

Amount of Assets brought forward, . . . \$93,432 60

Liabilities :—

Losses claimed and unpaid,	\$1,857 14	
Re-insurance, at 50 per cent.,	25,302 59	
	<hr/>	27,159 73
		<hr/>
		\$66,272 87
 Paid-up capital,	 \$86,400 00	
Net assets,	66,272 87	
	<hr/>	
Balance against the Company,	\$20,127 13	

ELIOT FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 16, 1849—Charter unlimited.]

GEORGE A. CURTIS, *President.*

Secretary, WILLIAM M. LATHROP.

State Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
Massachusetts 6 per cent., 1864,	\$5,000		\$5,200
Boston city loan, 5 per cent., 1863,	1,000		1,000
Boston city loan, 6 per cent., 1867,	20,000		21,600
		<hr/>		<hr/>
		\$26,000		\$27,800

Bank Stocks :—

400 shares Eliot Bank,	\$100	\$40,000	\$109	\$43,600
40 " Boylston Bank,	100	4,000	124	4,960
80 " State Bank,	60	4,800	70½	5,640
20 " Exchange Bank,	100	2,000	131	2,260
40 " Tremont Bank,	100	4,000	121	4,840
35 " Blackstone Bank,	100	3,500	109	3,815
7 " Eagle Bank,	100	700	117	819
57 " Granite Bank,	100	5,700	109	6,213
80 " Howard Bank,	100	8,000	107½	8,600
91 " Maverick Bank,	100	9,100	105	9,555
100 " North Bank,	100	10,000	100¼	10,025
75 " Bank of Commerce,	100	7,500	108¼	8,118¾
90 " Bank of North America,	100	9,000	107	9,630
50 " Bank of the Republic,	100	5,000	100¾	5,037½
		<hr/>		<hr/>
		\$113,300		\$123,113¼

Railroad Stocks :—

80 shares	Boston and Worcester R. R.,	\$100	\$8,000	\$110½	\$8,840
100	“ Boston and Providence R. R.,	100	10,000	110	11,000
75	“ Fitchburg Railroad,	100	7,500	103	7,725
3	“ Boston and Lowell Railroad, .	500	1,500	545	1,635
69	“ Western Railroad,	100	6,900	115	7,035
			<hr/>		<hr/>
			\$33,900		\$36,235

Railroad Bonds :—

	Par value.	Market value.
Ogdensburg Railroad Company's bonds, . . .	\$3,000 00	\$2,190
Assets of the Company, November 1, 1860 :—		
State stocks, (market value,)	\$27,800 00	
Bank stocks, (market value,)	123,113 25	
Railroad stocks, (market value,)	36,235 00	
Railroad bonds, (market value,)	2,190 00	
Loaned on mortgage of real estate,	87,900 00	
Loaned on collateral,	24,536 25	
Cash on hand,	3,672 86	
		\$305,447 36

Liabilities :—

Losses reported, upon which the liability of the		
Company is not determined,	\$600 00	
Unclaimed dividends,	1,685 00	
Re-insurance at 50 per cent.,	25,625 00	
		27,910 00
		\$277,537 36
Deduct paid-up capital,		200,000 00
		\$77,537 36

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated February 10, 1845—Charter expires 1865.]

THOMAS HILLIARD, *President*.*Secretary*, N. D. FREEMAN.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
120 shares Freeman's Bank,	\$100	\$12,000	\$122	\$14,640
60 " Provincetown Bank,	100	6,000	105	6,300
		\$18,000		\$20,940

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$20,940 00	
Cash on hand,	594 67	
Loaned on mortgage of real estate,	20,408 00	
Premium notes on risks terminated,	6,842 43	
Premium notes on risks not terminated,	2,931 36	
All other investments,	12,606 00	
		\$64,322 46

Liabilities :—

Losses claimed and unpaid,	\$1,995 00	
Losses reported, upon which the liability of the		
Company is not determined,	4,000 00	
Borrowed on president and secretary's note,	1,551 50	
Re-insurance at 50 per cent.,	1,465 68	
		9,012 18
		\$55,310 28
Deduct paid-up capital,		17,000 00
		\$38,310 28

FIREMEN'S INSURANCE COMPANY, BOSTON.

[Incorporated June 10, 1831—Charter expires 1871.]

THOMAS C. AMORY, *President.**Secretary,* S. G. ROGERS.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
180 shares	Atlas Bank, . . .	\$.100	\$18,000	\$112 $\frac{3}{4}$	\$20,295
40	" Brighton Bank, . . .	100	4,000	90	3,600
100	" City Bank, . . .	100	10,000	110	11,000
210	" Columbian Bank, . . .	100	21,000	109 $\frac{1}{2}$	22,995
250	" Globe Bank.	100	25,000	123	30,750
180	" Granite Bank, . . .	100	18,000	109	19,620
100	" Hamilton Bank, . . .	100	10,000	128	12,800
240	" Merchants' Bank, . . .	100	24,000	102 $\frac{3}{4}$	24,660
280	" Market Bank, . . .	70	19,600	79	22,120
100	" New England Bank, . . .	100	10,000	114	11,400
180	" North Bank, . . .	100	18,000	100 $\frac{1}{4}$	18,045
120	" People's Bank, . . .	50	6,000	54	6,480
175	" Railroad Bank, Lowell, . . .	75	13,125	83 $\frac{1}{2}$	14,612 $\frac{1}{2}$
27	" Suffolk Bank, . . .	100	2,700	130	3,510
164	" State Bank, . . .	60	9,840	70 $\frac{1}{2}$	11,562
180	" Traders' Bank, . . .	100	18,000	101	18,180
120	" Tremont Bank, . . .	100	12,000	121	14,520
150	" Union Bank, . . .	100	15,000	118	17,700
100	" Worcester Bank, . . .	100	10,000	110	11,000
			<hr/>		
			\$264,265		\$294,849 $\frac{1}{2}$

Railroad Stock:—

80 shares	Boston and Providence R. R.,	\$100	\$8,000	\$110	\$8,800
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$294,849	50
Railroad stock, (market value,)	8,800	00
Real estate,	35,000	00
Loaned on mortgage of real estate,	57,000	00
Loaned on collateral,	66,300	00
Loaned without collateral,	60,000	00
Cash on hand,	4,601	33
Due from agents,	364	00
		<hr/>
		\$626,914 83

Liabilities:—

Losses due and unpaid,	\$1,010	00
Re-insurance at 50 per cent.,	44,831	74
		<hr/>
		45,841 74
		<hr/>
		\$581,073 09
Deduct paid-up capital,		300,000 00
		<hr/>
Balance of surplus,		\$281,073 09

FRANKLIN INSURANCE COMPANY, BOSTON.

[Incorporated February 10, 1853—Charter expires 1863.]

WILLIAM M. BYRNES, *President.**Secretary,* EDMUND B. WHITNEY.

United States Stock owned by the Company:—

	Par value.	Market value.
Loan of 1842, payable after 1862. Interest at 6 pr. ct.,	\$10,000	\$10,200

State Stock:—

Massachusetts State sterling stock, £3,200. Payable 1869 and 1870. Interest at 5 per cent., . . .	\$15,360	\$15,360
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Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
210 shares Atlantic Bank, . . .	\$100	\$21,000	\$109	\$22,890
400 “ Atlas Bank, . . .	100	40,000	112 $\frac{3}{4}$	45,100
369 “ City Bank, . . .	100	36,900	110	40,590
771 “ Globe Bank, . . .	100	77,100	123	94,833
62 “ Granite Bank, . . .	100	6,200	109	6,758
32 “ Merchants' Bank, . . .	100	3,200	102 $\frac{3}{4}$	3,288
414 “ State Bank, . . .	60	24,840	70 $\frac{1}{2}$	29,187
141 “ Union Bank, . . .	100	14,100	118	16,638
50 “ Webster Bank, . . .	100	5,000	109	5,450
100 “ Bay State Bank, Lawrence, .	75	7,500	75	7,500
35 “ Falmouth Bank, Falmouth, .	100	3,500	100	3,500
10 “ Spicket Falls Bank, Methuen,	100	1,000	100	1,000
		<hr/> \$240,340		<hr/> \$276,734

Railroad Stocks:—

168 shares Boston and Providence R. R.,	\$100	\$16,800	\$110	\$18,480
32 “ Boston and Worcester R. R., .	100	3,200	110 $\frac{1}{2}$	3,536
		<hr/> \$20,000		<hr/> \$22,016

Assets of the Company, November 1, 1860:—

United States stocks, (market value,) . . .	\$10,200 00
State stocks, (market value,) . . .	15,360 00
Bank stocks, (market value,) . . .	276,734 00
Railroad stocks, (market value,) . . .	22,016 00
Loaned on mortgage of real estate, . . .	4,600 00
Loaned on collateral, . . .	9,255 07
Loaned on indorsed notes, . . .	13,274 98
Premium notes on risks terminated, . . .	19,823 80
Premium notes on risks not terminated, . . .	67,472 77
Other investments, . . .	2,000 00
Cash on hand, . . .	16,737 13
Due from agents, . . .	269 28
<i>Amount of Assets carried forward,</i>	<hr/> \$457,743 03

<i>Amount of Assets brought forward,</i>						\$457,743 03
Liabilities :—						
Losses due and unpaid,	.	.	.	.	.	\$1,200 00
Losses claimed and unpaid,	.	.	.	.	.	10,000 00
Losses reported upon which the liability of the						
Company is not determined,	.	.	.	.	.	4,900 00
Re-insurance at 50 per cent.,	.	.	.	.	.	43,446 68
						<hr/> \$59,546 68
						<hr/> \$398,196 35
Deduct paid-up capital,	.	.	.	.	.	300,000 00
Balance of surplus,						<hr/> \$98,196 35

GLOUCESTER MARINE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 5, 1847—Charter expires 1867.]

FREDERICK G. LOW, *President*.*Secretary*, ALFRED PRESSON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
36 shares Gloucester Bank,	\$.100	\$3,600	\$110	\$3,960
25 " Bank of Cape Ann,	100	2,500	103	2,575
44 " Tremont Bank, Boston,	100	4,400	121	5,324
42 " Atlas Bank, "	100	4,200	112 $\frac{3}{4}$	4,735 $\frac{1}{2}$
12 " Granite Bank, "	100	1,200	109	1,308
			<hr/> \$15,900	<hr/> \$17,902 $\frac{1}{2}$

Railroad Stock :—

97 shares Eastern Railroad,	\$.100	\$9,700	\$84	\$8,148
40 " Western Railroad,	100	4,000	115	4,600
10 " Boston and Providence R. R.,	100	1,000	110	1,100
			<hr/> \$14,700	<hr/> \$13,848

Railroad Bonds :—

Eastern Railroad Bonds,		\$2,000	\$2,000
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Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$17,902 50
Railroad stocks, (market value,)	13,848 00
Railroad bonds, (market value,)	2,000 00
Loaned on mortgage of real estate,	14,800 00
Loaned on collateral,	6,504 62
Loaned without collateral,	591 83
Premium notes on risks terminated,	6,381 25
Premium notes on risks not terminated,	11,539 41
Other investments,	300 00
Cash on hand,	2,472 19

Amount of Assets carried forward,

\$76,339 80

<i>Amount of Assets brought forward,</i>			\$76,339 80
Liabilities :—			
Losses reported, upon which the liability of the			
Company is not determined,	\$4,500 00		
Unclaimed dividends,	1,474 00		
Re-insurance at 50 per cent.,	5,769 70		
			<u>11,743 70</u>
			\$64,596 10
Deduct paid-up capital,			50,000 00
			<u>\$14,596 10</u>

HAMPDEN FIRE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated April 14, 1851—Charter expires 1879.]

Jos. C. PYNCHON, *President.*

Secretary, CHARLES MARSH.

Bank Stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
208 shares	Pynchon Bank, Springfield, .	\$100	\$20,800	\$116	\$24,128
142 "	John Hancock Bank, Spring- field,	100	14,200	102	14,484
63 "	Agawam Bank, Springfield, .	100	6,300	110	6,930
63 "	Springfield Bank, " .	100	6,300	108	6,804
22 "	Chicopee Bank, " .	100	2,200	125	2,740
50 "	City Bank, Worcester, . . .	100	5,000	105	5,250
20 "	Hamp. Manufac. Bank, Ware,	100	2,000	112	2,240
15 "	Hampden Bank, Westfield, .	100	1,500	120	1,800
15 "	Blackstone Bank, Uxbridge, .	100	1,500	115	1,725
10 "	Hadley Falls Bank, Holyoke,	100	1,000	110	1,100
8 "	Leicester Bank, Leicester, .	100	800	108	864
5 "	Lee Bank, Lee,	100	500	108	540
5 "	Monson Bank, Monson, . . .	100	500	100	500
55 "	Bank of Commerce, Boston, .	100	5,500	108 $\frac{1}{4}$	5,953 $\frac{3}{4}$
32 "	Howard Bank, "	100	3,200	107 $\frac{1}{2}$	3,440
15 "	National Bank, "	100	1,500	106	1,590
10 "	Atlas Bank, "	100	1,000	112 $\frac{3}{4}$	1,127 $\frac{1}{2}$
2 "	Eliot Bank, "	100	200	109	218
70 "	Continental Bank, New York,	100	7,000	104	7,280
50 "	Importers' and Traders' Bank, New York,	100	5,000	115	5,750
30 "	American Exchange Bank, New York,	100	3,000	100	3,000
20 "	Ocean Bank, New York, . . .	50	1,000	49	980
			<u>\$90,000</u>		<u>\$98,444$\frac{1}{4}$</u>

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Hartford and New Haven Railroad,	\$100	\$500	\$143	\$715
5 “ Western Railroad,	100	500	115	575
33 “ Connecticut River Railroad, . .	100	3,300	87	2,871
22 “ Watertown and Rome R. R., . .	100	2,200	50	1,100
30 “ Michigan Southern Railroad, . .	100	3,000	15	450
		<hr/>		<hr/>
		\$9,500		\$5,711

Railroad Bonds :—

3 Watertown and Rome Railroad Bonds,	\$1,200	\$1,200
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Other Investments :—

3 Union County (Ohio) Bonds, . . .	\$3,000	\$3,000
15 shares Springfield Bridge,	1,500	1,500
	<hr/>	<hr/>
	\$4,500	\$4,500

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$98,444 25	
Railroad stocks, (market value,) . . .	5,711 00	
Railroad bonds, (market value,	1,200 00	
Other stocks, (market value,)	4,500 00	
Real estate,	13,277 85	
Loaned on mortgage of real estate, . . .	51,600 00	
Loaned on collateral,	1,500 00	
Loaned without collateral,	2,615 37	
Other investments, including accrued interest, .	7,561 57	
Premium notes on risks terminated, . . .	1,741 27	
Cash on hand,	3,995 50	
Due from agents,	17,134 95	
	<hr/>	\$209,281 76

Liabilities :—

Losses claimed and unpaid,	\$7,692 50	
Losses reported, upon which the liability of the Company is not determined,	7,200 00	
Re-insurance at 50 per cent.,	51,827 87	
	<hr/>	66,720 37
		<hr/>
		\$142,561 39

Paid-up capital, \$150,000 00

Net assets, 142,561 39

Balance against the Company, . . . \$7,438 61

HOWARD FIRE INSURANCE COMPANY, LOWELL.

[Incorporated January 31, 1848—Charter expires 1868.]

NATHAN ALLEN, *President*.*Secretary*, J. W. DANIELS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
132 shares Appleton Bank, Lowell, . . .	\$.100	\$13,200	\$115	\$15,180
10 " Prescott, Bank, Lowell, . . .	100	1,000	110	1,100
50 " Pemberton Bank, Lawrence, . . .	100	5,000	100	5,000
20 " Bay State Bank, Lawrence, . . .	75	1,500	75	1,500
50 " Bank of Commerce, Boston, . . .	100	5,000	108½	5,412½
50 " Bank of North America, Boston, . . .	100	5,000	107	5,350
50 " Safety Fund Bank, Boston, . . .	100	5,000	104	5,200
20 " Eliot Bank, Boston, . . .	100	2,000	109	2,180
		<u>\$37,700</u>		<u>\$40,922½</u>

Railroad Stocks:—

80 shares Lowell and Lawrence Railroad, .	\$100	\$8,000	\$100	\$8,000
32 " Stony Brook Railroad, . . .	100	3,200	100	3,200
		<u>\$11,200</u>		<u>\$11,200</u>

Other Investments:—

10 shares Merrimac Manufacturing Com- pany, Lowell, . . .	\$1,000	\$10,000	\$1,275	\$12,750
22 " Washington Mills, Lawrence, . . .	100	2,200	74	1,628
		<u>\$12,200</u>		<u>\$14,378</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$40,922 50
Railroad stocks, (market value,)	11,200 00
Other investments, (market value,)	14,378 00
Loaned on mortgage of real estate,	64,950 54
Loaned on collateral,	20,613 76
Cash on hand,	1,218 71
Due from agents,	1,626 10
	<u>\$154,909 61</u>

Liabilities:—

Losses claimed and unpaid,*	\$2,577 29
Current expenses for October,	300 00
Re-insurance at 50 per cent.,	11,550 60
	<u>14,427 89</u>
	<u>\$140,481 72</u>
Deduct paid-up capital,	106,100 00
	<u>\$34,381 72</u>

* Unpaid November 1, but since paid.

LYNN MECHANICS' FIRE AND MARINE INSURANCE COMPANY, LYNN.

[Incorporated January 24, 1833—Charter expires 1873.]

M. C. PRATT, *President.**Secretary,* AMOS RHODES.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
188 shares Lynn Mechanics' Bank,	\$100	\$18,800	\$125	\$23,500
30 " Laighton Bank, Lynn,	100	3,000	100	3,000
47 " City Bank, "	100	4,700	108	5,076
128 " Shoe and Leather Dealers' Bank, Boston,	100	12,800	127	16,256
20 " Exchange Bank, Boston,	100	2,000	131	2,620
50 " Bank of the Republic, Boston,	100	5,000	100 $\frac{3}{4}$	5,037 $\frac{1}{2}$
		<u>\$46,300</u>		<u>\$55,489$\frac{1}{2}$</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$55,489 50
Loaned on mortgage of real estate,	1,200 00
Loaned on collateral,	7,400 00
Loaned without collateral,	5,488 65
Premium notes on risks terminated,	10,522 62
Premium notes on risks not terminated,	5,936 81
Cash on hand,	4,647 78
	<u>\$90,685 36</u>

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$2,000 00
Re-insurance of a risk,	304 25
Unpaid dividends,	60 00
Re-insurance at 50 per cent.,	3,048 53
	<u>5,412 78</u>
	\$85,272 58
Deduct paid-up capital,	50,000 00
Balance of surplus,	<u>\$35,272 58</u>

MANUFACTURERS' INSURANCE COMPANY, BOSTON.

[Incorporated February 23, 1822—Charter expires 1862.]

CHARLES W. CARTWRIGHT, *President.**Secretary,* SAMUEL GOULD.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
1,275 shares City Bank,	\$100	\$127,500	\$110	\$140,250
550 " Shoe and Leather Dealers' Bank, Boston,	100	55,000	127	69,850
500 " Shawmut Bank, Boston,	100	50,000	102	51,000
		<u>\$232,500</u>		<u>\$261,100</u>
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought over,</i>	.	\$232,500		\$261,100
10 shares North Bank, Boston,	. \$100	1,000	\$100 $\frac{1}{4}$	1,002 $\frac{1}{2}$
43 " Traders' Bank, Boston,	. 100	4,300	101	4,313
250 " State Bank, Boston,	. 60	15,000	70 $\frac{1}{2}$	17,625
140 " Granite Bank, Boston,	. 100	14,000	109	15,260
168 " Eagle Bank, Boston,	. 100	16,800	117	19,656
151 " Railroad Bank, Lowell,	. 75	11,325	86	12,080
100 " Bay State Bank, Lawrence,	75	7,500	75	7,500
20 " Market Bank, Boston,	. 70	1,400	79	1,580
60 " New England Bank, Boston,	100	6,000	114	6,840
		<u>\$309,825</u>		<u>\$316,986$\frac{1}{2}$</u>
Railroad Bonds:—				
Cheshire Railroad bonds, (market value,)		\$102,000		\$96,900
Assets of the Company, November 1, 1860:—				
Bank stocks, (market value,)	.	\$316,986	50	
Railroad bonds, (market value,)	.	96,900	00	
Real estate,	.	25,000	00	
Cash on hand,	.	81,121	12	
Loaned on mortgage of real estate,	.	183,090	45	
Loaned on collateral,	.	63,406	00	
Loaned on endorsed notes,	.	21,793	81	
Other investments,	.	12,000	00	
Premium notes on risks terminated,	.	2,553	85	
Premium notes on risks not terminated,	.	74,310	40	
		<u></u>		\$907,162 13
Liabilities:—				
Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	.	\$37,000	00	
Re-insurance at 50 per cent.,	.	73,871	95	
		<u></u>		110,871 95
				<u>\$796,290 18</u>
Deduct paid-up capital,	.			400,000 00
				<u>\$396,290 18</u>

MASSASOIT INSURANCE COMPANY, SPRINGFIELD.

[Incorporated March 25, 1857—Charter expires 1877.]

SAMUEL S. DAY, *President*.*Secretary*, N. A. CLARKE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
215 shares Agawam Bank, Springfield,	. \$100	\$21,500	\$110	\$23,650
24 " Chicopee Bank, Springfield,	. 100	2,400	105	2,520
17 " John Hancock B'k, Springfield,	100	1,700	102	1,734
<i>Amounts carried forward,</i>	.	<u>\$25,600</u>		<u>\$27,904</u>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought over, . . .</i>		\$25,600		\$27,904
39 shares Pynchon Bank, Springfield, . \$100		3,900	\$116	4,524
240 " Springfield Bank, Springfield, 100		24,000	108	25,920
5 " Western Bank, Springfield, . 100		500	25	125
10 " Atlantic Bank, Boston, . 100		1,000	109	1,090
10 " City Bank, Boston, . . 100		1,000	110	1,100
10 " Eagle Bank, Boston, . . 100		1,000	117	1,170
30 " Howard Bank, Boston, . . 100		3,000	107½	3,225
10 " Washington Bank, Boston, . 100		1,000	107½	1,075
37 " Holyoke Bank, Northampton, 100		3,700	100	3,700
8 " Northampton Bank, Northamp- ton, 100		800	110	880
50 " Monson Bank, Monson, . . 100		5,000	100	5,000
98 " Hadley Falls Bank, Holyoke, . 100		9,800	110	10,780
5 " Mechanics' Bank, Worcester, 100		500	105	525
50 " Elm City Bank, N. Haven, Ct., 100		5,000	116	5,800
10 " Merchants' Exchange Bank, New York, 50		500	52½	525
		<hr/>		<hr/>
		\$86,300		\$93,343
Railroad Stocks:—				
77 shares Connecticut River Railroad, . \$100		\$7,700	\$87	\$6,699
15 " Boston and Worcester Railroad, 100		1,500	110½	1,657½
5 " Western Railroad, 100		500	115	575
		<hr/>		<hr/>
		\$9,700		\$8,931½
Other Investments:—				
City of Dubuque (Iowa) Bond,				\$192 44
Assets of the Company, November 1, 1860:—				
Bank stocks, (market value,)		\$93,343 00		
Railroad stocks, (market value,)		8,931 50		
Dubuque city bond,		192 44		
Cash on hand,		11,877 50		
Cash in hands of agents,		9,933 84		
Loaned on mortgage of real estate,		78,570 00		
Loaned on collateral,		2,000 00		
Loaned without collateral,		3,300 00		
Other investments,		975 39		
		<hr/>		\$209,123 67
Liabilities:—				
Losses claimed and unpaid,		\$7,908 63		
Losses reported, upon which the liability of the Company is not determined,		2,250 00		
Re-insurance at 50 per cent.,		40,761 54		
		<hr/>		50,920 17
				<hr/>
				\$158,203 50
Deduct paid-up capital,				150,000 00
				<hr/>
Balance of surplus,				\$8,203 50

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated February 11, 1823—Charter expires 1863.]

NATHANIEL MERIAM, *President*.*Secretary*, WILLIAM B. COFFIN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Atlantic Bank, . . .	\$.100	\$15,000	\$109	\$16,350
15 " Boston Bank, . . .	50	750	65	975
200 " City Bank, . . .	100	20,000	110	22,000
233 " Columbian Bank, . . .	100	23,300	109½	25,513
214 " Eagle Bank, . . .	100	21,400	117	25,038
400 " Globe Bank, . . .	100	40,000	123	49,200
80 " Hamilton Bank, . . .	100	8,000	128	10,240
84 " Merchants' Bank, . . .	100	8,400	102¾	8,631
180 " New England Bank, . . .	100	18,000	114	20,520
200 " North Bank, . . .	100	20,000	100¼	20,050
37 " Railroad Bank, Lowell, . . .	75	2,775	80	2,960
300 " State Bank, . . .	60	18,000	70½	21,150
720 " Suffolk Bank, . . .	100	72,000	130	93,600
307 " Tremont Bank, . . .	100	30,700	121	37,147
250 " Union Bank, . . .	100	25,000	118	29,500
		<u>\$323,325</u>		<u>\$382,874</u>

Railroad Stocks:—

300 shares Boston and Providence R. R.,	\$100	\$30,000	\$110	\$33,000
150 " Portland, Saco and Portsmouth Railroad, . . .	100	15,000	100½	15,075
		<u>\$45,000</u>		<u>\$48,075</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$382,874 00
Railroad stocks, (market value,) . . .	48,075 00
Cash on hand, . . .	8,799 84
Premium notes on risks terminated, . . .	20,005 54
Premium notes on risks not terminated, . . .	64,703 56
	<u>\$524,457 94</u>

Liabilities:—

Losses claimed and unpaid, . . .	\$18,400 00
Losses reported, upon which the liability of the Company is not determined, . . .	12,900 00
Unpaid dividends, . . .	250 00
Re-insurance at 50 per cent., . . .	32,351 78
	<u>63,901 78</u>
	<u>\$460,556 16</u>
Deduct paid-up capital, . . .	300,000 00
	<u>\$160,556 16</u>

MERCHANTS' INSURANCE COMPANY, BOSTON.

[Incorporated December 5, 1816—Charter expires 1876.]

THOMAS C. SMITH, *President*.*Secretary*, JAMES C. BRAMAN.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
1,000 shares	Eagle Bank, . . .	\$.100	\$100,000	\$117	\$117,000
1,000	“ Merchants' Bank, . . .	100	100,000	102 $\frac{3}{4}$	102,750
900	“ Suffolk Bank, . . .	100	90,000	130	117,000
900	“ Globe Bank, . . .	100	90,000	123	110,700
100	“ New England Bank, . . .	100	10,000	114	11,400
100	“ City Bank, . . .	100	10,000	110	11,000
100	“ Shoe and Leather Dealers' Bank, . . .	100	10,000	127	12,700
160	“ Railroad Bank, Lowell, . . .	75	12,000	80	12,800
100	“ Revere Bank, . . .	100	10,000	105 $\frac{1}{2}$	10,550
12	“ Massachusetts Bank, . . .	250	3,000	285	3,420
			<hr/>		
			\$435,000		\$509,320

Railroad Stocks:—

300 shares	Boston and Maine Railroad, .	\$100	\$30,000	\$113	\$33,900
240	“ Boston and Providence R. R.,	100	24,000	110	26,400
			<hr/>		
			\$54,000		\$60,300

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$509,320	00
Railroad stocks, (market value,) . . .	60,300	00
Real estate, . . .	100,000	00
Cash on hand, . . .	9,932	45
Cash in hands of agents, . . .	412	08
Loaned on collateral, . . .	12,900	00
Loaned without collateral, . . .	225	45
Other investments, . . .	13,210	00
Premium notes on risks terminated, . . .	6,314	30
Premium notes on risks not terminated, . . .	47,153	43
		<hr/>
		\$759,767 71

Liabilities:—

Losses due and unpaid, claimed and unpaid, and losses reported, upon which the liability of the Company is not determined, . . .	\$19,466	66
Unpaid dividends, . . .	4,970	00
Premium notes for re-insurance, . . .	3,652	00
Re-insurance at 50 per cent., . . .	53,040	50
		<hr/>
		81,129 16
		<hr/>
		\$678,638 55
Deduct paid-up capital, . . .		500,000 00
		<hr/>
Balance of surplus, . . .		\$178,638 55

NATIONAL INSURANCE COMPANY, BOSTON.

[Incorporated June 18, 1825—Charter expires 1865.]

SAMUEL W. SWETT, *President*.*Secretary*, AARON H. BEAN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,433 shares Hamilton Bank, . . .	\$100	\$143,300	\$128	\$183,424
170 " Shoe and Leather Dealers' Bank,	100	17,000	127	21,590
355 " State Bank,	60	21,300	70½	25,027½
150 " Bay State Bank, Lawrence, . . .	75	11,250	75	11,250
80 " Atlas Bank,	100	8,000	112¾	9,020
70 " Market Bank,	70	4,900	79	5,530
66 " Shawmut Bank,	100	6,600	102	6,732
184 " Webster Bank,	100	18,400	109	20,056
		<u>\$230,750</u>		<u>\$282,629½</u>

Railroad Stocks:—

187 shares Boston and Maine Railroad, .	\$100	\$18,700	\$113	\$21,131
160 " Boston and Providence R. R., .	100	16,000	110	17,600
70 " Boston and Worcester R. R., .	100	7,000	110½	7,735
30 " Portland, Saco and Portsmouth Railroad,	100	3,000	100½	3,015
		<u>\$44,700</u>		<u>\$49,481</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$282,629 50	
Railroad stocks, (market value,)	49,481 00	
Cash on hand,	264 45	
Due from agents,	295 01	
Loaned on mortgage of real estate,	224,400 00	
Loaned on collateral,	88,800 00	
Loaned without collateral,	205,059 45	
Premium notes on risks terminated,	1,249 35	
Premium notes on risks not terminated,	35,348 16	
Other investments,	23,237 27	
	<u></u>	\$910,764 19

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$44,000 00	
All other claims against the Company,	7,563 00	
Re-insurance at 50 per cent.,	32,018 74	
	<u></u>	83,581 74
		<u>\$827,182 45</u>
Deduct paid-up capital,		500,000 00
		<u>\$327,182 45</u>

NEPTUNE INSURANCE COMPANY, BOSTON.

[Incorporated June 5, 1830—Charter expires 1870.]

CALEB CURTIS, *President*.*Secretary*, GEORGE F. OSBORNE.

United States Stocks owned by the Company :—

	Par value.	Market value.
United States 6 per cent., 1862,	\$20,000	\$20,500

State and City Stocks :—

Massachusetts 6 per cent., 1864,	\$10,000	\$10,700
“ 6 “ 1866,	6,000	6,450
“ 6 “ 1868,	13,000	14,105
“ 6 “ 1877,	10,000	11,200
“ 5 “ 1873,	5,000	5,000
Boston 6 per cent., 1868,	5,000	5,375
“ 5 “ 1861,	15,000	15,000
“ 5 “ 1869,	20,000	20,200
“ 5 “ 1874,	14,000	14,140
Albany 6 per cent., 1879,	10,000	10,300
“ Water Loan, 6 per cent., 1876,	2,000	2,070
	<hr/> \$110,000	<hr/> \$114,540

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Tremont Bank,	\$100	\$60,000	\$121	\$72,600
500 “ Boston Bank,	50	25,000	65	32,500
250 “ Merchants' Bank,	100	25,000	102 $\frac{3}{4}$	25,687 $\frac{1}{2}$
200 “ Union Bank,	100	20,000	118	23,600
200 “ New England Bank,	100	20,000	114	22,800
266 “ Columbian Bank,	100	26,600	109 $\frac{1}{2}$	29,127
160 “ Shoe and Leather Dealers' Bank,	100	16,000	127	20,320
185 “ Eagle Bank,	100	18,500	117	21,645
200 “ State Bank,	60	12,000	70 $\frac{1}{2}$	14,100
50 “ Massachusetts Bank,	250	12,500	285	14,250
110 “ City Bank,	100	11,000	110	12,100
100 “ Commerce Bank,	100	10,000	108 $\frac{1}{4}$	10,825
90 “ Atlantic Bank,	100	9,000	109	9,810
50 “ Hamilton Bank,	100	5,000	128	6,400
50 “ Suffolk Bank,	100	5,000	130	6,500
60 “ Market Bank,	70	4,200	79	4,740
36 “ Globe Bank,	100	3,600	123	4,428
100 “ Bay State Bank, Lawrence,	75	7,500	75	7,500
43 “ Railroad Bank, Lowell,	75	3,225	80	3,440
		<hr/> \$294,125		<hr/> \$342,372 $\frac{1}{2}$

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
113 shares Boston and Providence R. R.,	\$100	\$11,300	\$110	\$12,440
22 “ Boston and Lowell Railroad, .	500	11,000	545	11,990
100 “ Western Railroad, . . .	100	10,000	115	11,500
80 “ Old Colony & Fall River R. R.,	100	8,000	109	8,720
50 “ Boston and Maine Railroad, .	100	5,000	113	5,650
		<u>\$45,300</u>		<u>\$50,300</u>

Railroad Bonds:—

Dorchester and Milton Railroad bonds, (guaranteed by Old Colony Railroad Company,)	\$16,000	\$16,000
Western Railroad bonds,	15,000	15,375
	<u>\$31,000</u>	<u>\$31,375</u>

Assets of the Company, November 1, 1860:—

United States stocks, (market value,) . . .	\$20,500 00	
Mass. State and City stocks, (market value,) .	114,540 00	
Bank stocks, (market value,)	342,372 50	
Railroad stocks, (market value,)	50,300 00	
Railroad bonds, (market value,)	31,375 00	
Cash on hand,	24,452 00	
Loaned on mortgage of real estate,	48,350 00	
Loaned without collateral,	59,848 00	
Premium notes on risks terminated,	33,039 29	
Premium notes on risks not terminated, . . .	303,687 45	
All other investments,	3,500 00	
	<u> </u>	\$1,031,964 24

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$127,000 00	
Re-insurance at 50 per cent,	165,288 21	
	<u> </u>	292,288 21
		<u>\$739,676 03</u>
Deduct paid-up capital,		300,000 00
		<u>\$439,676 03</u>

NORTH AMERICAN FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 28, 1851—Charter expires 1871.]

ALBERT BOWKER, *President*.*Secretary*, CHARLES L. PITTS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
250 shares Bank of Commerce,	\$100	\$25,000	\$108 $\frac{1}{4}$	\$27,062 $\frac{1}{2}$
120 “ Atlas Bank,	100	12,000	112 $\frac{3}{4}$	13,530
50 “ Traders' Bank,	100	5,000	101	5,050
		<u>\$42,000</u>		<u>\$45,642$\frac{1}{2}$</u>
<i>Amounts carried forward,</i>		\$42,000		\$45,642 $\frac{1}{2}$

		Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought up,</i>			\$42,000		\$45,642½
50 shares	Faneuil Hall Bank,	. \$100	5,000	\$118	5,900
100 "	Bank of North America,	. 100	10,000	107	10,700
125 "	National Bank,	. . 100	12,500	106	13,250
150 "	Webster Bank,	. . 100	15,000	109	16,350
200 "	Maverick Bank,	. . 100	20,000	105	21,000
134 "	Columbian Bank,	. . 100	13,400	109½	14,673
25 "	City Bank,	. . 100	2,500	110	2,750
100 "	Blackstone Bank,	. . 100	10,000	109	10,900
50 "	Freeman's Bank,	. . 100	5,000	122	6,100
50 "	Granite Bank,	. . 100	5,000	108¾	5,437½
25 "	Globe Bank,	. . 100	2,500	123	3,075
200 "	Merchants' Bank,	. . 100	20,000	102¾	20,550
71 "	Eagle Bank,	. . 100	7,100	117	8,307
50 "	Washington Bank,	. . 100	5,000	108	5,400
50 "	Hamilton Bank,	. . 100	5,000	128	6,400
120 "	Tremont Bank,	. . 100	12,000	121	14,520
100 "	Howard Bank,	. . 100	10,000	107½	10,750
100 "	Hide and Leather Bank,	. 100	10,000	107	10,700
			<hr/> \$212,000		<hr/> \$232,405

Railroad Stocks:—

20 shares	Western Railroad,	. \$100	\$2,000	\$115	\$2,300
2 "	Lowell and Boston Railroad,	. 500	1,000	545	1,090
20 "	Boston and Worcester R. R.,	. 100	2,000	110½	2,210
20 "	Boston and Providence R. R.,	. 100	2,000	110	2,200
5 "	Eastern Railroad,	. . 100	500	84	420
142 "	Fitchburg Railroad,	. . 100	14,200	103	14,626
			<hr/> \$21,700		<hr/> \$22,846

Railroad Bonds:—

Eastern Railroad bonds, 1863,	. . .	\$4,000	\$4,000
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	. . .	\$232,405 00	
Railroad stocks, (market value,)	. . .	22,846 00	
Railroad bonds, (market value,)	. . .	4,000 00	
Cash on hand,	. . .	20,082 14	
Loaned on mortgage of real estate,	. . .	69,518 44	
Loaned on collateral,	. . .	28,169 00	
			<hr/> \$377,020 58

Liabilities:—

Losses reported, upon which the liability of the			
Company is not determined,	. . .	\$3,000 00	
Re-insurance at 50 per cent.,	. . .	30,379 81	
			<hr/> 33,379 81
			<hr/> \$343,640 77
Deduct paid-up capital,	. . .	200,000 00	
			<hr/> \$143,716 73

OLD COLONY INSURANCE COMPANY, PLYMOUTH.

[Incorporated March 6, 1835—Charter expires 1875.]

WILLIAM NELSON, *President*.*Secretary*, WM. S. DANFORTH.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
37 shares Old Colony Bank, Plymouth, .	\$100	\$3,700	\$104	\$3,848
32 " Plymouth Bank,	100	3,200	102	3,264
12 " Tremont Bank, Boston,	100	1,200	121	1,452
20 " Boston Bank, "	50	1,000	65	1,300
10 " Exchange Bank, "	100	1,000	131	1,310
40 " Railroad Bank, Lowell,	75	3,000	80	3,200
10 " Massachusetts Bank, Boston,	250	2,500	285	2,850
15 " Union Bank, "	100	1,500	118	1,770
15 " New England Bank, "	100	1,500	114	1,710
13 " Merchants' Bank, "	100	1,300	102 $\frac{3}{4}$	1,335 $\frac{3}{4}$
20 " Market Bank, "	70	1,400	79	1,580
35 " Wareham Bank, Wareham,	100	3,500	101	3,535
		<hr/> \$24,800		<hr/> \$27,154 $\frac{3}{4}$

Railroad Stocks :—

62 shares Old Colony & Fall River R. R.,	\$100	\$6,200	\$109	\$6,758
20 " Boston and Providence R. R., .	100	2,000	110	2,200
		<hr/> \$8,200		<hr/> \$8,958

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$27,154 75
Railroad stocks, (market value,)	8,958 00
Real estate,	2,500 00
Cash on hand,	2,074 44
Loaned on mortgage of real estate,	5,865 00
Loaned on collateral,	1,066 54
Loaned without collateral,	2,300 00
Premium notes on risks terminated,	7,303 51
Premium notes on risks not terminated,	15,205 54
All other investments,	2,338 00
	<hr/> \$74,765 78

Liabilities :—

Losses claimed and unpaid,	\$5,523 70
Losses reported, upon which the liability of the Company is not determined,	9,775 00
Borrowed money,	7,600 00
All other claims,	300 00
Re-insurance at 50 per cent.,	11,729 28
	<hr/> 34,927 98
	<hr/> \$39,837 80
Capital stock,	\$50,000 00
Net assets,	39,837 80
	<hr/>
Balance against the Company,	\$10,162 20

PEOPLES' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 23, 1847—Charter expires 1875.]

HENRY CHAPIN, *President.*

Secretary, AUGUSTUS N. CURRIER.

Bank Stocks owned by the Company:—

			Par value per share.	Par value.	Market value per share.	Market value.
88 shares	Blackstone Canal Bank, Providence, R. I.,	.	\$25	\$2,200	\$27	\$2,376
30	" American Bank, Providence, R. I.,	.	50	1,500	54	1,620
100	" Merchants' Bank, Providence, R. I.,	.	50	5,000	54	5,400
80	" Bank of Commerce, Providence, R. I.,	.	50	4,000	54	4,320
24	" Merchants' Bank, Boston,	.	100	2,500	102 $\frac{3}{4}$	2,568 $\frac{3}{4}$
50	" Safety Fund Bank, Boston,	.	100	5,000	104	5,200
57	" Central Bank, Worcester,	.	100	5,700	107	6,099
47	" Quinsigamond Bank, Worcester,	.	100	4,700	110	5,170
7	" City Bank, Worcester,	.	100	700	105	735
				<hr/> \$31,300		<hr/> \$33,488 $\frac{3}{4}$

Railroad Bonds:—

5	bonds Worcester and Nashua Railroad,	\$5,000	\$5,000
5	“ Western Railroad,	5,000	5,200
8	“ “ “	4,000	4,160
		<hr/>	<hr/>
		\$14,000	\$14,360

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$33,488 75
Railroad bonds, (market value,)	14,360 00
Real estate,	39,785 20
Cash on hand,	1,904 09
Due from agents,	1,276 05
Loaned on mortgage of real estate, . .	56,265 31
Loaned on personal security,	42,320 76
	<hr/>
	\$189,400 16

Liabilities:—

Re-insurance at 50 per cent.,	31,215 91
	<hr/>
	\$158,184 25
Deduct paid-up capital,	100,000 00
	<hr/>
Balance of surplus,	\$58,184 25

PRESCOTT FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated April 18, 1855—Charter expires 1883.]

FRANKLIN GREENE, Jr., *President*.*Secretary*, P. E. EDDY.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share	Market value.
40 shares Bank of Commerce, . . .	\$100	\$4,000	\$108 $\frac{1}{4}$	\$4,330
20 “ Blackstone Bank, . . .	100	2,000	109	2,180
35 “ Mt. Wollaston Bank, Dorchester, . . .	100	3,500	110	3,850
100 “ Hide and Leather Bank, . . .	100	10,000	107	10,700
20 “ National Bank, . . .	100	2,000	106	2,120
41 “ Maverick Bank, . . .	100	4,100	105	4,305
20 “ North Bank, . . .	100	2,000	100 $\frac{1}{4}$	2,005
60 “ Mechanics' Bank, . . .	100	6,000	115	6,900
6 “ Malden Bank, Malden, . . .	100	600	100	600
		<hr/>		<hr/>
		\$34,200		\$36,990

Railroad Stocks:—

40 shares Western Railroad, . . .	\$100	\$4,000	\$115	\$4,600
30 “ Boston and Worcester R. R., . . .	100	3,000	110 $\frac{1}{2}$	3,315
27 “ Boston and Providence R. R., . . .	100	2,700	110	2,970
30 “ Boston and Maine Railroad, . . .	100	3,000	113	3,390
20 “ Northern Railroad, . . .	100	2,000	55 $\frac{1}{4}$	1,105
		<hr/>		<hr/>
		\$14,700		\$15,380

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$36,990 00	
Railroad stocks, (market value,) . . .	15,380 00	
Cash on hand, . . .	1,632 97	
Due from agents, . . .	3,885 40	
Loaned on mortgage of real estate, . . .	57,539 34	
Loaned on collateral, . . .	21,477 93	
	<hr/>	\$136,905 64

Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . . .	\$5,500 00	
All other claims against the Company, . . .	200 00	
Re-insurance at 50 per cent., . . .	22,765 76	
	<hr/>	28,465 76
		<hr/>
		\$108,439 88
Deduct paid-up capital, . . .		100,000 00
		<hr/>
Balance of surplus, . . .		\$8,439 88

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated February 6, 1856—Charter expires 1876.]

JEREMIAH PAGE, *President*.*Secretary*, WILLIAM NORTHEY.

State Stocks owned by the Company :—

	Par value per share.	Par value.	Market value. per share.	Market value.
Massachusetts 5 per cent.,		\$10,000		\$10,000

Bank Stocks :—

66 shares Merchants' Bank, Salem, .	\$50	\$3,300 00	\$51½	\$3,399
30 " Mercantile Bank, " .	100	3,000 00	97	2,910
109 " Exchange Bank, " .	66⅔	7,266 66	68½	7,466½
147 " Commercial Bank, " .	66⅔	9,800 00	71	10,437
150 " Naumkeag Bank, " .	100	15,000 00	101	15,150
80 " North Bank, Boston, .	100	8,000 00	100¼	8,020
88 " Granite Bank, Boston, .	100	8,800 00	109	9,592
100 " Webster Bank, Boston, .	100	10,000 00	109	10,900
100 " Bank of Commerce, Boston, 100 .		10,000 00	108¼	10,825
51 " Atlantic Bank, Boston, .	100	5,100 00	109	5,559
40 " Merchants' Bank, Boston, .	100	4,000 00	102¾	4,110
30 " Eliot Bank, Boston, .	100	3,000 00	100	3,270
12 " Shawmut Bank, Boston, .	100	1,200 00	102	1,224
16 " National Bank, Boston, .	100	1,600 00	106	1,696
		<hr/>		
		\$90,066 66		\$94,558½

Assets of the Company, November 1, 1860 :—

State stocks, (market value,)	\$10,000 00
Bank stocks, (market value,)	94,558 50
Cash on hand,	11,862 00
Premium notes on risks terminated, . .	10,065 63
Premium notes on risks not terminated, .	19,035 61
	<hr/>
	\$145,521 74

Liabilities :—

Losses claimed and unpaid,	\$10,000 00
Re-insurance at 50 per cent.,	9,517 80
	<hr/>
	19,517 80
	<hr/>
	\$126,003 94
Deduct paid-up capital,	100,000 00
	<hr/>
Balance of surplus,	\$26,003 94

SHOE AND LEATHER DEALERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1855—Charter unlimited.]

JOHN C. ABBOTT, *President*.

Secretary, C. M. STIMSON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of the Republic, Boston,	\$100	\$20,000	\$100 $\frac{3}{4}$	\$20,150
168 " City Bank of Lynn, . . . 100	100	16,800	109	18,312
117 " Shoe and Leather Dealers' Bank, Boston, . . . 100	100	11,700	127	14,859
100 " Howard Bank, Boston, . . . 100	100	10,000	107 $\frac{1}{2}$	10,750
85 " Eliot Bank, Boston, . . . 100	100	8,500	109	9,265
50 " Loughton Bank, Lynn, . . . 100	100	5,000	100	5,000
50 " Hide and Leather B'k, Boston, 100	100	5,000	107	5,350
50 " Safety Fund Bank, " . . . 100	100	5,000	104	5,200
30 " Mechanics' Bank " . . . 100	100	3,000	115	3,345
20 " Atlas Bank, " . . . 100	100	2,000	112 $\frac{3}{4}$	2,255
20 " Tremont Bank, " . . . 100	100	2,000	121	2,420
16 " New England Bank, " . . . 100	100	1,600	114	1,824
10 " Revere Bank, " . . . 100	100	1,000	105 $\frac{1}{2}$	1,055
10 " Spicket Falls Bank, Methuen, 100	100	1,000	100	1,000
8 " State Bank, Boston, . . . 60	60	480	70 $\frac{1}{2}$	564
2 " Blackstone Bank, Boston, . . 100	100	200	109	218
		<hr/> \$93,280		<hr/> \$101,567

Railroad Stocks :—

20 shares Boston and Lowell Railroad, .	\$500	\$10,000	\$345	\$10,900
100 " Fitchburg Railroad, . . . 100	100	10,000	103	10,300
		<hr/> \$20,000		<hr/> \$21,200

Railroad Bonds :—

4 shares Eastern Railroad income bonds, .		\$4,000		\$4,000
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Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$101,567 00
Railroad stocks, (market value,)	21,200 00
Railroad bonds, (market value,)	4,000 00
Cash on hand,	2,651 6 $\frac{1}{2}$
Due from agents,	1,494 23
Loaned on mortgage of real estate,	9,700 00
Loaned on collateral,	46,000 00
Premium notes on risks terminated,	10,540 00
Premium notes on risks not terminated, . .	3,506 31
All other investments,	51,533 58
<i>Amount carried forward,</i>	<hr/> \$252,192 76

<i>Amount of Assets brought forward,</i>		\$252,192 76
Liabilities:—		
Losses due and unpaid,	\$1,620 00	
Losses reported, upon which the liability of the		
Company is not determined,	9,700 00	
Re-insurance at 50 per cent.,	15,239 78	
		<u>\$26,559 78</u>
		\$225,632 98
Deduct paid-up capital,		200,000 00
		<u>\$25,632 98</u>
Balance of surplus,		

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated April 24, 1849—Charter expires 1869.]

EDMUND FREEMAN, *President.*

Secretary, WILLIAM CONNOR.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
38 shares Western Bank, Springfield,	\$.100	\$3,800	\$25	\$950
108 " Agawam Bank, "	100	10,800	110	11,880
14 " Springfield Bank, "	100	1,400	108	1,512
50 " Pynchon Bank, "	100	5,000	110	5,500
10 " Chicopee Bank, "	100	1,000	125	1,250
10 " John Hancock Bank, "	100	1,000	102	1,020
70 " Hamp. Manufac. Bank, Ware,	100	7,000	110	7,700
50 " Hadley Falls Bank, Holyoke,	100	5,000	110	5,500
20 " Holyoke Bank, Northampton,	100	2,500	100	2,500
10 " Monson Bank, Monson, .	100	1,000	100	1,000
50 " Eliot Bank, Boston,	100	5,000	109	5,450
58 " Bank of Commerce, Boston, .	100	5,800	108 $\frac{1}{4}$	6,278 $\frac{1}{2}$
100 " Merchants' Bank, "	100	10,000	102 $\frac{3}{4}$	10,275
60 " Atlas Bank, "	100	6,000	112 $\frac{3}{4}$	6,765
92 " Howard Bank, "	100	9,200	107 $\frac{1}{2}$	9,890
17 " Boylston Bank, "	100	1,700	124	2,108
100 " Webster Bank, "	100	10,000	109 $\frac{1}{2}$	10,950
148 " Elm City Bank, New Haven,	100	14,800	116	17,168
100 " American Exchange Bank, New York, . . .	100	10,000	103 $\frac{1}{2}$	10,350
150 " Importers' and Traders' Bank, New York, . . .	100	15,000	116	17,400
100 " Continental Bank, New York,	100	10,000	103	10,300
100 " Metropolitan Bank, "	100	10,000	111	11,100
50 " Bank of Commerce, "	100	5,000	100	5,000
		<u>\$151,000</u>		<u>\$161,846$\frac{1}{2}$</u>

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
170 shares Western Railroad, . . . \$100		\$17,000	\$115	\$19,550
100 " Boston and Worcester R. R., 100		10,000	110½	11,050
100 " Old Colony and Fall River R.R., 100		10,000	109	10,900
100 " Fitchburg Railroad, . . . 100		10,000	103	10,300
50 " Boston and Maine Railroad, . 100		5,000	113	5,650
53 " Worcester and Nashua R. R., 75		3,975	62	3,283
25 " Connecticut River Railroad, . 100		2,500	87	2,175
55 " Watertown and Rome R. R., 100		5,500	60	3,300
		<u>\$63,975</u>		<u>\$66,211</u>

Railroad Bonds :—

Western Railroad Bonds,	\$4,000	\$4,100
Connecticut River Railroad Bonds,	6,000	6,000
Buffalo, New York and Erie R. R., 7 per cent.,	6,000	4,800
Watertown and Rome Railroad, 7 per cent., .	1,550	1,395
	<u>\$17,550</u>	<u>\$16,295</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$161,846 50	
Railroad stocks, (market value,)	66,211 00	
Railroad bonds, (market value,)	16,295 00	
Real Estate,	33,458 40	
Cash on hand,	5,583 91	
Due from agents,	22,076 11	
Loaned on mortgages of real estate,	108,956 74	
Loaned on collateral,	3,000 00	
Loaned without collateral,	5,758 36	
All other investments,	6,309 88	
	<u></u>	\$429,495 90

Liabilities :—

Losses claimed and unpaid,	\$8,868 18	
Losses reported, upon which the liability of the Company is not determined,	1,200 00	
Re-insurance at 50 per cent.,	91,722 44	
	<u></u>	101,790 62
		<u>\$327,705 28</u>
Deduct paid-up capital,		200,000 00
		<u>\$127,705 28</u>

SUFFOLK FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 18, 1859—Charter unlimited.]

JAMES H. LUNT, *President*.*Secretary*, EDWARD FOSTER.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, . . .	\$.100	\$10,000	\$102 $\frac{3}{4}$	\$10,275
100 " Revere Bank, . . .	100	10,000	105 $\frac{1}{2}$	10,550
67 " North Bank, . . .	100	6,700	100 $\frac{1}{4}$	6,716 $\frac{3}{4}$
50 " Traders' Bank, . . .	100	5,000	101	5,050
50 " Atlas Bank, . . .	100	5,000	109	5,450
50 " Shawmut Bank, . . .	100	5,000	102	5,100
40 " Granite Bank, . . .	100	4,000	109	4,360
4 " Bank of Commerce, . . .	100	400	108 $\frac{1}{4}$	433
30 " Bank of North America, . . .	100	3,000	107	3,210
50 " Bay State Bank, Lawrence, . . .	75	3,750	75	3,750
		<hr/> \$52,850		<hr/> \$54,894 $\frac{3}{4}$

Railroad Stocks:—

100 shares Boston and Providence R. R., .	\$100	\$10,000	\$110	\$11,000
60 " Boston and Worcester R. R., .	100	6,000	110 $\frac{1}{2}$	6,630
60 " Boston and Maine Railroad, .	100	6,000	113	6,780
65 " Fitchburg Railroad, . . .	100	6,500	103	6,695
		<hr/> \$28,500		<hr/> \$31,105

Other Investments:—

5 shares Boston Exchange Company, .	\$.500	\$2,500	\$510	\$2,550
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$54,894 75	
Railroad stocks, (market value,) . . .	31,105 00	
5 shares Boston Exchange Co., (market value,) . . .	2,550 00	
Cash on hand,	4,974 02	
Due from agents, and other premiums unpaid,	2,604 60	
Loaned on collateral,	80,004 03	
	<hr/>	\$176,132 40

Liabilities:—

Re-insurance, at 50 per cent.,	8,203 68
	<hr/>
Deduct paid-up capital,	150,000 00
	<hr/>
Balance of surplus,	\$17,928 72

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated March 11, 1854—Charter unlimited.]

CHARLES B. COBURN, *President*.*Secretary*, E. F. SHERMAN.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
70 shares Bank of Commerce, Boston,	\$.100	\$7,000	\$108 $\frac{1}{4}$	\$7,577 $\frac{1}{2}$
20 " Howard Bank, "	. 100	2,000	107 $\frac{1}{2}$	2,150
10 " Eliot Bank, "	. 100	1,000	109	1,090
10 " Revere Bank, "	. 100	1,000	105	1,055
30 " Pemberton Bank, Lawrence, .	100	3,000	100	3,000
23 " Prescott Bank, Lowell, .	. 100	2,300	106	2,438
8 " Wamesit Bank, " .	. 100	800	100	800
10 " Merchants' Bank, " .	. 100	1,000	102	1,020
14 " Lowell Bank, " .	. 100	1,400	104	1,456
		<hr/>		<hr/>
		\$19,500		\$20,586 $\frac{1}{2}$

Railroad Stock :—

5 shares Stony Brook Railroad, .	\$.100	\$500	\$100	\$500
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Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,) . . .	\$20,586 50	
Railroad stocks, (market value,) . . .	500 00	
Cash on hand,	710 91	
Due from agents,	1,014 78	
Loaned on mortgages of real estate, . .	30,915 65	
Loaned on collateral,	8,409 87	
Loaned without collateral,	6,592 49	
All other investments,	4,725 00	
	<hr/>	\$73,455 20

Liabilities :—

Losses claimed and unpaid,	\$20 00	
All other claims against the Company, . .	275 00	
Re-insurance at 50 per cent.,	6,353 79	
	<hr/>	6,648 79
		<hr/>
		\$66,806 41
Deduct paid-up capital,		50,000 00
		<hr/>
Balance of surplus,		\$16,806 41

UNITED STATES INSURANCE COMPANY, BOSTON.

[Incorporated February 26, 1825—Charter expires 1865.]

ROBERT B. WILLIAMS, *President*.*Secretary*, JOSHUA H. DAVIS.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
254 shares	Shoe and Leather Dealers'				
	Bank,	\$100	\$25,400	\$127	\$32,258
100	" Atlas Bank,	100	10,000	112 $\frac{3}{4}$	11,275
40	" Suffolk Bank,	100	4,000	130	5,200
437	" Market Bank,	70	30,590	79	34,523
604	" Merchants' Bank,	100	60,400	102 $\frac{3}{4}$	62,061
100	" Webster Bank,	100	10,000	109 $\frac{1}{2}$	10,950
5	" Mt. Vernon Bank,	100	500	100	500
			<hr/>		<hr/>
			\$140,890		\$156,767

Railroad Stocks:—

100 shares	Eastern Railroad,	\$100	\$10,000	\$84	\$8,400
100	" Western Railroad,	100	10,000	115	11,500
40	" Boston and Maine Railroad,	100	4,000	113	4,520
			<hr/>		<hr/>
			\$24,000		\$24,420

Railroad Bonds:—

Northern Railroad Bonds,	\$10,000	\$7,300
Eastern Railroad Bonds,	2,000	2,000
		<hr/>
		\$12,000
		<hr/>
		\$9,300

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$156,767 00	
Railroad stocks, (market value,)	24,420 00	
Railroad bonds, (market value,)	9,300 00	
Cash on hand,	17,820 62	
Loaned on mortgage of real estate,	2,500 00	
Premium notes on risks terminated,	14,753 40	
Premium notes on risks not terminated,	32,668 37	
All other investments, including loan on bottomry,	11,900 00	
		<hr/>
		\$270,129 39

Liabilities:—

Losses claimed and unpaid,	\$18,500 00	
Re-insurance at 50 per cent.,	16,823 38	
		<hr/>
		35,323 38
		<hr/>
		\$234,806 01
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$34,806 01

WARREN INSURANCE COMPANY, BOSTON.

[Incorporated March 27, 1835—Charter expires 1875.]

PARACLETE HOLMES, *President*.*Secretary*, C. E. W. DIMMOCK.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
237 shares Shawmut Bank, . . .	\$.100	\$23,700	\$102	\$24,174
201 " Howard Bank, . . .	. 100	20,100	107½	21,607½
50 " Hide and Leather Bank, . . .	. 100	5,000	107	5,350
				<hr/> \$51,131½

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$51,131 00
Cash on hand,	2,658 12
Loaned on mortgages of real estate,	23,000 00
Loaned on collateral,	15,100 00
Relief Steam-boat Company stock,	1,500 00
16 shares Warren Insurance Company,	960 00
Interest due on mortgages,	3,000 00
Premium notes on risks terminated,	16,690 37
Premium notes on risks not terminated,	19,174 50
	<hr/> \$133,213 99

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	5,000 00
	<hr/> \$128,213 99

Capital stock, \$150,000 00

Assets, 133,213 99

Balance against the Company, . . \$16,786 01

WESTERN MASSACHUSETTS INSURANCE COMPANY, PITTSFIELD.

[Incorporated February 11, 1852—Charter expires 1880.]

E. H. KELLOGG, *President*.*Secretary*, J. C. GOODRIDGE.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
202 shares Pittsfield Bank,	\$.100	\$20,200	\$105	\$21,210
90 " Adams Bank, . . . . .	. 100	9,000	105	9,450
30 " Webster Bank, . . . . .	. 100	3,000	109½	3,285
30 " Merchants' Bank, . . . . .	. 100	3,000	102¾	3,082½
25 " Agricultural Bank, . . . . .	. 100	2,500	115	2,875
23 " Rochester Bank, . . . . .	. 100	2,300	103	2,369
5 " Hadley Falls Bank, . . . . .	. 100	500	110	550
8 " Lee Bank, . . . . .	. 100	800	105	840
		<hr/> \$41,300		<hr/> \$43,661½

Railroad Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
166 shares Stockbridge & Pittsfield R.R.,*	\$100	\$16,600	\$90	\$14,940
16 " Berkshire Railroad,*	100	1,600	90	1,440
		<u>\$18,200</u>		<u>\$16,380</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$43,661 50	
Railroad stocks, (market value,)	16,380 00	
Cash on hand,	12,128 75	
Due from agents,	9,806 20	
Loaned on mortgages of real estates,	99,601 41	
Loaned on collateral,	10,000 00	
Loaned without collateral,	15,604 03	
Accrued interest,	7,747 81	
All other investments,	3,139 97	
	<u></u>	\$218,069 67

Liabilities :—

Losses claimed and unpaid,	\$9,758 40	
Losses reported, upon which the liability of the Company is not determined,	3,550 00	
Re-insurance at 50 per cent.,	51,392 76	
	<u></u>	64,701 16
		<u>\$153,368 51</u>
Deduct paid-up capital,		150,000 00
		<u>\$3,368 51</u>

* These stocks are guaranteed at the above prices to pay 7 per cent. on par value.

WASHINGTON INSURANCE COMPANY, BOSTON.

[Incorporated February 7, 1824—Charter expires 1864.]

ISAAC SWEETSER, *President*.

Secretary, HENRY SWEETSER.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Atlas Bank,	\$100	\$20,000	\$112 $\frac{3}{4}$	\$22,550
60 " Boston Bank,	50	3,000	65	3,900
47 " Boylston Bank,	100	4,700	124	5,828
131 " City Bank,	100	13,100	110	14,410
213 " Columbian Bank,	100	21,300	109 $\frac{1}{2}$	23,323 $\frac{1}{2}$
70 " Freeman's Bank,	100	7,000	122	8,540
150 " Granite Bank,	100	15,000	109	16,350
150 " Hide and Leather Bank,	100	15,000	107	16,050
100 " Market Bank,	70	7,000	79	7,900
60 " Massachusetts Bank,	250	15,000	285	17,100
100 " North Bank,	100	10,000	100 $\frac{1}{4}$	10,025
		<u>\$131,100</u>		<u>\$145,976$\frac{1}{2}$</u>
<i>Amounts carried forward,</i>				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought over,</i>	.	\$131,100		\$145,976½
104 shares New England Bank,	\$.100	10,400	\$114	12,956
100 " Suffolk Bank,	100	10,000	130	13,000
320 " State Bank,	60	19,200	70½	22,560
50 " Tremont Bank,	100	5,000	121	6,050
103 " Union Bank,	100	10,300	118	12,154
50 " Webster Bank,	100	5,000	109½	5,475
		<u>\$191,000</u>		<u>\$218,171½</u>

Railroad Stocks:—

100 shares Boston and Worcester R. R.,	\$.100	\$10,000	\$110½	\$11,050
50 " Western Railroad,	100	5,000	115	5,750
100 " Eastern Railroad,	100	10,000	84	8,400
100 " Fitchburg Railroad,	100	10,000	103	10,300
100 " Old Colony Railroad,	100	10,000	109	19,900
		<u>\$45,000</u>		<u>\$55,400</u>

Railroad Bond:—

1 bond Rutland and Burlington R. R.,	\$1,000	\$410
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$218,171	50
Railroad stocks, (market value,)	55,400	00
Railroad bond, (market value,)	410	00
Real estate,	8,000	00
Cash on hand,	1,844	69
Loaned on mortgages of real estate,	100,900	00
Loaned on collateral,	14,200	00
Premium notes on risks terminated,	66,067	95
Premium notes on risks not terminated,	255,197	16
All other investments,	4,923	18
	<u>\$725,114</u>	<u>48</u>

Liabilities:—

Losses claimed and unpaid,	\$33,240	00
Losses reported, upon which the liability of the Company is not determined,	35,200	00
Borrowed on the Company's notes,	18,500	00
All other claims against the Company,	626	40
Re-insurance at 50 per cent.,	130,666	71
	<u>218,233</u>	<u>11</u>
		<u>\$506,881</u>
Deduct paid-up capital,	300,000	00
		<u>\$206,881</u>
Balance of surplus,		37

MUTUAL MARINE AND MUTUAL FIRE AND MARINE
C O M P A N I E S.

	ALLIANCE, Boston.	ATLANTIC MUT'L, (Fire and Marine,) Provincetown.	BOSTON INLAND MUTUAL, Boston.	CHINA MUTUAL, Boston.	COMMERCIAL, (Mutual Marine,) New Bedford.
Amount invested in U. S. Stocks, (market value,) . . .	-	-	-	-	-
invested in Treasury Notes, (market value,) . . .	-	-	-	-	-
invested in State Stocks, (market value,) . . .	-	-	-	-	-
invested in Bank Stocks, (market value,) . . .	\$57,824 50	\$8,586 50	-	\$202,647 50	\$8,222 00
invested in Railroad Stocks, (market value,) . . .	48,525 00	1,105 00	\$2,065 00	22,275 00	3,554 00
invested in Railroad Bonds, (market value,) . . .	-	-	-	-	-
invested in Real Estate, . . .	-	-	-	-	-
Other investments, . . .	6,671 89	-	846 32	7,145 07	-
Cash on hand and in bank, . . .	5,340 01	2,835 56	24,602 22	8,770 27	1,990 53
in hands of agents, . . .	-	-	5 76	1,156 53	-
Amount loaned on mortgage of real estate, . . .	-	-	-	-	-
loaned on notes secured by collaterals, . . .	-	-	-	4,888 44	-
loaned on notes without collateral security, . . .	-	-	-	-	a 57,054 43
of Stock Notes on hand not overdue, . . .	200,000 00	100,000 00	181,700 00	150,000 00	122,400 00
of Stock Notes on hand past due, . . .	-	-	-	-	-
of Premium Notes on risks terminated, . . .	69,229 46	11,330 34	28,390 89	56,135 42	63,783 00
of Premium Notes on risks not terminated, . . .	305,541 97	7,469 91	48,013 42	257,144 82	132,656 90
of delinquent Premium Notes not charged to profit and loss account, . . .	8,711 90	-	-	4,459 07	-
of Scrip issued for profits which remain out- standing, . . .	167,341 64	8,104 00	-	237,340 14	40,938 80
of debts due the Company, other than those before enumerated, . . .	17,879 77	-	9,371 09	1,873 82	-
of Marine Risks not terminated, . . .	12,242,456 00	128,929 00	4,054,485 00	7,022,807 00	1,598,613 00
of Fire Risks not terminated, . . .	1,432,660 00	-	1,354,580 00	-	-
received in cash for Fire Risks not terminated, received rate of Interest received, . . .	3,958 38	-	-	-	-
	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.

Amount received for Interest,	.	.	.	.	6,835 42*	109 00	878 43	15,604 04	3,386 59
Highest rate of Interest paid for money borrowed,	.	.	.	.	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount paid for Interest,	.	.	.	.	3,995 43†	31 00	778 94	19 25	369 70
borrowed, which remains unpaid,	.	.	.	.	35,000 00‡	1,000 00§	-	-	-
of Fire Losses paid the past year,	.	.	.	.	57 52	-	60 00	-	-
of Marine Losses paid the past year,	.	.	.	.	318,570 93	22,617 92	37,180 17	288,896 26	62,546 25
of losses ascertained and unpaid,	.	.	.	.	23,000 00	-	10,000 00	-	1,243 49
of losses claimed, other than those ascertained and unpaid,	.	.	.	.	43,800 00	7,763 94	-	56,000 00	12,375 00
of expenses, taxes and commissions paid the past year,	.	.	.	.	31,990 50||	1,308 63	18,800 88	17,850 10	3,085 72

* \$4,709.17 of this amount was for dividends on Stocks.

† Borrowed on Company's note—Stock notes given as collateral.

‡ Borrowed on President's note, endorsed by the Secretary, and approved by two Directors.

† Including discount on premium notes paid before maturity.

|| Including re-insurance.

α Being bills receivable taken for premium notes.

	EQUITABLE SAFETY, Boston.	FAIRHAVEN (Mutual Marine, Fairhaven.	GLOUCESTER (Mutual Fishing, Gloucester.	HINGHAM AND COHASSET (Mutual Fishing, Cohasset.	MERCHANTS' (Mutual Marine, Newburyport.
Amount invested in U. S. Stocks, (market value,) . . .	-	-	-	-	-
invested in Treasury Notes, (market value,) . . .	-	-	-	-	-
invested in State Stocks, (market value,) . . .	-	-	-	-	-
invested in Bank Stocks, (market value,) . . .	\$111,271 00	-	-	-	\$8,324 00
invested in Railroad Stocks, (market value,) . . .	35,580 00	-	-	-	2,865 50
invested in Railroad Bonds, (market value,) . . .	42,735 00	-	-	-	-
invested in Real Estate, . . .	-	-	-	-	-
Other investments, . . .	4,108 00	-	-	-	2,000 00
Cash on hand and in bank, . . .	27,278 22	\$5,793 11	-	-	3,209 45
in hands of agents, . . .	-	-	-	-	-
Amount loaned on mortgage of real estate, . . .	41,800 00	-	-	-	-
loaned on notes secured by collaterals, . . .	23,321 25	-	-	-	-
loaned on notes without collateral security, of Stock Notes on hand not overdue, . . .	-	-	-	-	-
of Stock Notes on hand past due, . . .	35,750 00	-	\$127,300 00	\$16,000 00	9,841 43
of Premium Notes on hand not terminated, . . .	2,000 00	123,500 00	-	-	-
of Premium Notes on risks terminated, . . .	83,038 43	20,182 46	810 98	-	16,032 52
of Premium Notes on risks not terminated, of delinquent Premium Notes not charged to profit and loss account, . . .	351,609 74	26,150 00	33,201 29	2,633 36	19,853 65
of Scrip issued for profits which remain out- standing, . . .	1,881 31	18,293 36	-	-	-
of debts due the Company, other than those before enumerated, . . .	16,747 51	-	-	-	29,327 00
of Marine Risks not terminated, . . .	45 80	-	-	-	-
of Fire Risks not terminated, . . .	8,715,732 00	327,239 50*	617,374 00	75,400 00	411,713 00
received in cash for Fire Risks not terminated, Highest rate of Interest received, . . .	2,263,840 00	-	-	-	59,600 00
	5,995 71	-	-	-	340 95
	6 per cent.	6 per cent.	-	-	6 per cent.

Amount received for Interest,	.	.	.	336 01	—	—	—	1,662 20
Highest rate of Interest paid for money borrowed,	.	.	.	6 per cent.	—	—	—	—
Amount paid for Interest,	.	.	.	1,197 98	23 55	—	—	—
borrowed, which remains unpaid,	.	.	.	15,238 63	—	—	—	—
of Fire Losses paid the past year,	.	.	.	—	—	—	—	—
of Marine Losses paid the past year,	.	.	.	7,813 92	9,196 10	563 10	—	4,095 35
of losses ascertained and unpaid,	.	.	.	—	—	—	—	13,000 00
of losses claimed, other than those ascertained and unpaid,	.	.	.	3,455 08	4,637 00	—	—	—
of expenses, taxes and commissions paid the past year,	.	.	.	622 21	1,170 00	120 00	—	534 08

* All re-insured by the Mutual Marine Insurance Company of New Bedford.

	MUTUAL MARINE, New Bedford.	NEW ENGLAND (Mutual Marine,) Boston.	PACIFIC MUTUAL, New Bedford.	UNION (Mutual Marine,) New Bedford.
Amount invested in U. S. Stocks, (market value,) . . .	-	-	-	-
invested in Treasury Notes, (market value,) . . .	-	-	-	-
invested in State Stocks, (market value,) . . .	-	-	-	-
invested in Bank Stocks, (market value,) . . .	\$209,425 50	\$147,234 25	-	\$40,311 00
invested in Railroad Stocks, (market value,) . . .	23,671 50	71,145 00	-	-
invested in Railroad Bonds, (market value,) . . .	-	32,370 00	-	20,000 00
invested in Real Estate, . . .	-	-	-	-
Other investments, . . .	58,032 55	390 00	-	1,200 00
Cash on hand and in bank, . . .	1,058 57	111,094 40	\$5,983 25	9,006 36
in hands of agents, . . .	-	-	-	-
Amount loaned on mortgage of real estate, . . .	-	-	-	-
loaned on notes secured by collaterals, . . .	-	-	-	-
loaned on notes without collateral security, . . .	55,777 55	-	1,978 06	128,188 14
of Stock Notes on hand not overdue, . . .	-	-	210,000 00	-
of Stock Notes on hand past due, . . .	-	-	-	-
of Premium Notes on risks terminated, . . .	91,789 64	325,727 71	-	87,363 38
of Premium Notes on risks not terminated, . . .	229,979 36	329,147 01	33,071 02	243,047 18
of delinquent Premium Notes not charged to profit and loss account, . . .	1,302 15	3,000 00	-	-
of Scrip issued for profits which remain out- standing, . . .	237,839 00	106,764 87	-	-
of debts due the Company, other than those before enumerated, . . .	-	52,578 94	-	-
of Marine Risks not terminated, . . .	3,310,739 00	18,860,381 00	1,652,497 00	3,177,236 00
of Fire Risks not terminated, . . .	-	5,821,734 00	-	-
received in cash for Fire Risks not terminated, . . .	-	26,943 20	-	-
Highest rate of Interest received, . . .	6 per cent.	6 per cent.	6 per cent.	6 per cent.

Amount received for Interest,	17,986 09*	24,143 03	865 36	10,716 03
Highest rate of Interest paid for money borrowed,	- -	6 per cent.	- -	- -
Amount paid for Interest,	2,184 00	1,210 09	794 58	840 43
borrowed, which remains unpaid,	- -	1,700 00	+16,600 00	- -
of Fire Losses paid the past year,	- -	7,787 23	- -	- -
of Marine Losses paid the past year,	96,173 58	557,512 62	76,172 03	55,181 23
of losses ascertained and unpaid,	15,843 04	- -	- -	680 23
of losses claimed, other than those ascertained and unpaid,	14,000 00	118,700 00	19,970 26	15,200 00
of expenses, taxes and commissions paid the past year,	5,835 00	23,790 32	3,444 96	4,152 45

* Including Dividends on Stocks.

† Borrowed on the Company's notes without collateral.

A G G R E G A T E .

Amount invested in U. S. Stocks, (market value,) . . .	-	-
invested in Treasury Notes, (market value,) . . .	-	-
invested in State Stocks, (market value,) . . .	-	-
invested in Bank Stocks, (market value,) . . .	\$793,846	25
invested in Railroad Stocks, (market value,) . . .	210,785	50
invested in Railroad Bonds, (market value,) . . .	95,105	00
invested in Real Estate,	-	-
Other investments,	80,393	83
Cash on hand and in bank,	206,951	49
in hands of agents,	1,162	29
Amount loaned on mortgage of real estate,	41,800	00
loaned on notes secured by collaterals,	28,119	69
loaned on notes without collateral security,	252,839	61
of Stock Notes on hand not overdue,	1,237,150	00
of Stock Notes on hand past due,	125,500	00
of Premium Notes on risks terminated,	853,844	23
of Premium Notes on risks not terminated,	2,019,519	63
of delinquent Premium Notes not charged to profit and loss account,	37,647	79
of Scrip issued for profits which remain outstanding, of debts due the Company, other than those before enumerated,	844,402	96
of Marine Risks not terminated,	82,749	42
of Fire Risks not terminated,	62,195,601	50
received in cash for Fire Risks not terminated,	10,932,414	00
Highest rate of Interest received,	37,238	04
Amount received for Interest,	6	per cent.
Highest rate of Interest paid for money borrowed,	116,170	43
Amount paid for Interest,	6	per cent.
borrowed, which remains unpaid,	31,703	56
of Fire Losses paid the past year,	69,538	63
of Marine Losses paid the past year,	9,433	75
of losses ascertained and unpaid,	1,879,200	25
of losses claimed, other than those ascertained and not paid,	70,206	76
of expenses, taxes and commissions paid the past year,	342,801	28
	132,884	61

REMARKS.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated March 19, 1850—Charter expires 1864.]

R. S. ANDROS, *President.*

Secretary, W. H. C. COPELAND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Columbian Bank, . . .	\$.100	\$20,000	\$109½	\$21,900
120 “ Tremont Bank, . . .	. 100	12,000	121	14,500
100 “ Hide and Leather Bank, . . .	. 100	10,000	107	10,700
56 “ Shawmut Bank, . . .	. 100	5,600	102	5,712
50 “ North Bank, . . .	. 100	5,000	100¼	5,012½
		<u>\$52,600</u>		<u>\$57,824½</u>

Railroad Stocks:—

50 shares Northern Railroad, . . .	\$.50	\$2,500	\$55	\$2,750
50 “ Boston and Worcester R. R., . . .	. 100	5,000	110½	5,525
50 “ Fitchburg Railroad, . . .	. 100	5,000	103	5,150
60 “ Vermont and Canada R. R., . . .	. 100	6,000	80	4,800
100 “ Boston and Providence R. R., . . .	. 100	10,000	110	11,000
100 “ Eastern Railroad, . . .	. 100	10,000	84	8,400
100 “ Old Colony Railroad, . . .	. 100	10,000	109	10,900
		<u>\$48,500</u>		<u>\$48,525</u>

Other Investments:—

2 shares East Boston Ferry Company, . . .				\$100 00
20 “ Relief Steam-boat Company, . . .				2,000 00
Alliance Insurance Company's scrip, . . .				3,987 27
Scrip of other Companies, . . .				584 62
				<u>\$6,671 89</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$57,824 50
Railroad stock, (market value,) . . .	48,525 00
Other investments, . . .	6,671 89
Cash on hand, . . .	5,340 01
Stock notes on hand not overdue, . . .	200,000 00
Premium notes on risks terminated, . . .	69,229 46
Premium notes on risks not terminated, . . .	305,541 97
Claim under insurance policy, . . .	1,194 63
Due from an agency discontinued, . . .	505 75
Advances on unadjusted claims, . . .	5,013 61
Claims against insolvent estates, . . .	10,165 78
<i>Assets carried forward,</i> . . .	<u>\$710,012 60</u>

<i>Assets brought forward,</i>					\$710,012 60
<i>Liabilities:—</i>					
Scrip issued for profits which remain out-					
standing,				\$167,341 64	
Borrowed on Company's notes,				35,000 00	
Losses ascertained and unpaid,				23,000 00	
Losses claimed, other than those ascertained					
and unpaid,				43,800 00	
Re-insurance at 50 per cent.,				154,750 17	
					\$423,891 81
					\$286,120 79
Deduct stock notes not overdue,					200,000 00
					\$86,120 79

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854—Charter expires 1882.]

SAMUEL SOPER, *President.*

Secretary, ENOS NICKERSON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
37 shares Freeman's Bank,	\$100	\$3,700	\$122	\$4,514
10 " Provincetown Bank,	100	1,000	105	1,050
30 " Bank of the Republic,	100	3,000	100 $\frac{3}{4}$	3,022 $\frac{1}{2}$
		\$7,700		\$8,586 $\frac{1}{2}$

Railroad Stock:—

10 shares Boston and Worcester R. R.,	\$100	\$1,000	\$110 $\frac{1}{2}$	\$1,105
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)		\$8,586 50		
Railroad stocks, (market value,)		1,105 00		
Cash on hand,		2,835 56		
Stock notes not overdue,		100,000 00		
Premium notes on risks terminated,		11,330 34		
Premium notes on risks not terminated,		7,469 91		
				\$131,327 31

Liabilities:—

Scrip issued for profits which remain out-				
standing,			\$8,104 00	
Borrowed on President's note,			1,000 00	
Losses claimed other than those ascertained				
and unpaid,			7,763 94	
Re-insurance at 50 per cent.,			3,734 95	
				20,602 89
				\$110,724 42
Deduct stock notes not overdue,				100,000 00
				\$10,724 42

BOSTON INLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May 28, 1856—Charter expires 1876.]

ISAAC C. BATES, *President*.*Secretary*, GEORGE B. AYER.

Railroad Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value
10 shares Fitchburg Railroad,	\$.100	\$1,000	\$103	\$1,030
9 “ Western Railroad,	100	900	115	1,035
		<hr/>		<hr/>
		\$1,900		\$2,065

Assets of the Company, November 1, 1860 :—

Railroad stocks, (market value,)	\$2,065 00	
Scrip Atlantic Mutual Insurance Co., N. Y.,	530 00	
Scrip China Mutual, Boston,	84 24	
Bills receivable for premium notes terminated,	232 08	
Cash on hand,	24,602 22	
Due from agents,	5 76	
Stock notes not overdue,	181,700 00	
Premium notes on risks terminated,	28,390 00	
Premium notes on risks not terminated,	48,013 42	
Alliance Insurance Company, for dividend due on re-insurance policies,	44 26	
Claim against the Illinois Central Railroad, for property lost or destroyed on said road,	9,326 83	
	<hr/>	\$294,993 81

Liabilities :—

Losses estimated and unpaid,	\$10,000 00	
Re-insurance, at 50 per cent.,	24,006 71	
	<hr/>	34,006 71
		<hr/>
Deduct stock notes not overdue,		\$260,987 10
		181,700 00
		<hr/>
Balance of surplus,		\$79,287 10

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated 1853—Charter expires 1881.]

FRANCIS BACON, *President*.*Secretary*, GEORGE L. DEBLOIS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Boston Bank,	\$50	\$5,000	\$65	\$6,500
150 “ Bank of Commerce,	100	15,000	108 $\frac{1}{4}$	16,237 $\frac{1}{2}$
200 “ Bank of the Republic,	100	20,000	100 $\frac{3}{4}$	20,150
		<hr/>		<hr/>
<i>Amounts carried forward,</i>		\$40,000		\$42,887 $\frac{1}{2}$

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought over,</i>	.	\$10,000		\$12,887½
300 shares	Columbian Bank, . . .	\$100	30,000	\$109½	32,850
100 "	Granite Bank, . . .	100	10,000	109	10,900
100 "	Hide and Leather Bank, . .	100	10,000	107	10,700
5 "	Massachusetts Bank, . . .	250	1,250	285	1,425
40 "	New England Bank, . . .	100	4,000	114	4,560
100 "	North Bank, . . .	100	10,000	100¼	10,025
200 "	Tremont Bank, . . .	100	20,000	121	24,200
300 "	Washington Bank, . . .	100	30,000	107½	32,250
300 "	Webster Bank, . . .	100	30,000	109½	32,850
			<hr/>		<hr/>
			\$185,250		\$202,647½

Railroad Stocks:—

100 shares	Boston and Providence R. R.,	\$100	\$10,000	\$110	\$11,000
50 "	Boston and Worcester R. R.,	100	5,000	110½	5,525
50 "	Western Railroad, . . .	100	5,000	115	5,750
			<hr/>		<hr/>
			\$20,000		\$22,275

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$202,647	50
Railroad stocks, (market value,)	22,275	00
20 shares Relief Steam-boat Company,	1,000	00
Scrip of other Mutual Insurance Companies,	2,373	19
Scrip of this Company taken in settlement of delinquent notes, (par value, \$6,618.08,)	3,771	88
Cash on hand,	8,770	27
Due from agents,	1,156	53
Loaned on notes secured by collaterals of per- sonal property,	4,888	44
Stock notes not overdue,	150,000	00
Premium notes on risks terminated,	56,135	42
Premium notes on risks not terminated,	257,144	82
Tremont Mutual Insurance Company, (loss under re-insurance,)	335	42
Claims for premiums proved in chancery,	1,538	40
	<hr/>	
		\$712,036 87

Liabilities:—

Scrip issued for profits which remains out- standing,	\$237,340	14
Losses other than those ascertained and unpaid,	56,000	00
Re-insurance at 50 per cent.,	128,572	41
		<hr/>
		421,912 55
		<hr/>
Deduct stock notes not overdue,		150,000 00
		<hr/>
Balance of surplus,		\$140,124 32

COMMERCIAL MUTUAL MARINE INSURANCE COMPANY,
NEW BEDFORD.

[Incorporated March 17, 1853—Charter expires 1863.]

CHARLES R. TUCKER, *President*.

Secretary, WILLIAM T. RUSSELL.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
30 shares Mechanics' Bank,	\$.100	\$3,000	\$104	\$3,120
2 " Marine Bank,	100	200	111	222
42 " Merchants' Bank,	100	4,200	112	1,344
34 " Bedford Commercial Bank, . .	100	3,400	104	3,536
		<hr/>		<hr/>
		\$10,800		\$8,222

Railroad Stocks:—

23 shares N. Bedford & Taunton R. R.,	\$100	\$2,300	\$78	\$1,794
16 " Boston and Providence R. R.,	100	1,600	110	1,760
		<hr/>		<hr/>
		\$3,900		\$3,554

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$8,222 00
Railroad stocks, (market value,)	3,554 00
Cash on hand,	1,990 53
Loaned on notes without collateral security, being bills receivable taken for premium notes,	57,054 43
Stock notes not overdue,	122,400 00
Premium notes on risks terminated,	63,783 00
Premium notes on risks not terminated, . . .	132,656 90
	<hr/>
	\$389,660 86

Liabilities:—

Scrip issued for profits which remains out- standing,	\$40,938 80
Losses ascertained and unpaid,	1,243 49
Losses claimed other than those ascertained and unpaid,	12,375 00
Re-insurance at 50 per cent.,	66,328 45
	<hr/>
	120,885 74
	<hr/>
	\$268,775 12
Deduct stock notes not overdue,	122,400 00
	<hr/>
Balance of surplus,	\$146,375 12

EQUITABLE SAFETY INSURANCE COMPANY, BOSTON.

[Incorporated April 6, 1839—Charter expires 1879.]

JOHN CLARK, *President*.*Secretary*, J. T. CLARK.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
384 shares North Bank, . . .	\$100	\$38,400	\$100 $\frac{1}{4}$	\$38,496
200 " Traders' Bank, . . .	100	20,000	101	20,200
150 " Granite Bank, . . .	100	15,000	109	16,350
150 " Shawmut Bank, . . .	100	15,000	102	15,300
100 " Merchants' Bank, . . .	100	10,000	102 $\frac{3}{4}$	10,275
50 " Howard Bank, . . .	100	5,000	107 $\frac{1}{2}$	5,375
50 " Revere Bank, . . .	100	5,000	105 $\frac{1}{2}$	5,275
		<u>\$108,400</u>		<u>\$111,271</u>

Railroad Stocks :—

100 shares Western Railroad, . . .	\$100	\$10,000	\$115	\$11,500
100 " Boston and Worcester R. R., .	100	10,000	110 $\frac{1}{2}$	11,050
75 " Boston and Providence R. R.,	100	7,500	110	8,250
4 " Boston and Lowell Railroad, .	500	2,000	545	2,180
26 " Pittsfield & N. Adams R. R., .	100	2,600	100	2,600
		<u>\$32,100</u>		<u>\$35,580</u>

Railroad Bonds :—

Cheshire R. R. Bonds, due 1865 and 1880,	\$17,000	\$16,405
Eastern R. R. Bonds, due 1862 and 1874,	7,000	7,105
Western R. R. Bonds, due 1875 and 1874,	9,000	9,225
Cape Cod R. R. Bonds, due 1865 & 1874,	10,000	10,000*
	<u>\$43,000</u>	<u>\$42,735</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,) . . .	\$111,271 00
Railroad stocks, (market value,) . . .	35,580 00
Railroad bonds, (market value,) . . .	42,735 00
\$1,000 City of Augusta bonds, 1870, . . .	960 00
\$2,000 City of Portland bonds, . . .	2,070 00
30 shares Steam Tow Boat stock, . . .	1,000 00
4 shares East Boston Ferry stock, . . .	78 00
Cash on hand, . . .	27,278 22
Loaned on mortgage of real estate, . . .	41,800 00
Loaned on notes secured by collaterals of personal property, . . .	23,321 25
Stock notes not overdue, . . .	35,750 00
Stock notes past due, . . .	2,000 00
Premium notes on risks terminated, . . .	83,038 43
Premium notes on risks not terminated, . . .	351,609 74
One fire policy not collected, . . .	45 80
<i>Assets carried forward,</i> . . .	<u>\$758,537 44</u>

* Market value not known.

<i>Assets brought forward,</i>						\$758,537 44
<i>Liabilities :—</i>						
Scrip issued for profits which remain out-						
standing,					\$16,747 51	
Losses ascertained and unpaid,					6,500 00	
Losses claimed other than those ascer-						
tained and unpaid,					46,900 00	
Re-insurance at 50 per cent.,					178,802 72	
						\$248,950 23
						\$509,587 21
Deduct stock notes not overdue,						35,750 00
						\$473,837 21

FAIRHAVEN MUTUAL MARINE INSURANCE COMPANY, FAIRHAVEN.*

[Incorporated April 6, 1855—Charter expires 1883.]

F. R. WHITWELL, *President.*

Secretary, JOHN A. HAWES.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$5,793 11	
Stock notes on hand past due,	123,500 00	
Premium notes on risks terminated,	20,182 46	
Premium notes on risks not terminated,	26,150 00	
		\$175,625 57

Liabilities :—

Losses claimed other than those ascer-		
tained and unpaid,	\$3,455 08	
Borrowed without collateral,	15,238 63	
		18,693 71
Balance of surplus,		\$156,931 86

*This Company have voted to close up its business and take no new risks. They have re-insured their outstanding risks, amounting to \$327,239.50, in the Mutual Marine Insurance Company of New Bedford.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 3, 1847—Charter expires 1867.]

SIMEON BURNHAM, *President.*

Secretary, JOSHUA P. TRASK.

NOTE.—All risks terminate on the thirtieth day of November each year, and all business is closed before any risks are taken for another year. The stock is subscribed annually in January, in shares of \$1,000 each, for which a stock note for two hundred dollars is taken, upon which all assessments are

made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No one risk to exceed thirty-five hundred dollars. No vessels are insured except Gloucester fishing vessels. Assessments are made from time to time as needed, upon the stock notes, to pay losses. Premiums commence in January, at 7 per cent., and decrease as the season advances, to $3\frac{1}{2}$ per cent., which is the lowest premium.

HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.

[Incorporated February 11, 1852—Charter expires 1872.]

ABRAHAM H. TOWER, *President*. *Secretary*, ABRAHAM H. TOWER, Jr.

NOTE.—This Company insures on fishing vessels exclusively, and its business is fully closed up in December of each year. The stock is composed of shares of one thousand dollars each, and every member gives as guaranty to the Company his note of two hundred dollars for every share his certificate entitles him to. Each member is required to insure seven-eighths of his stock. No one risk can exceed thirty-five hundred dollars. Premiums commence in April at 4 per cent., and decrease as the season advances to $2\frac{1}{2}$ per cent., which is the lowest, and all risks that may not have been previously cancelled, expire on the thirteenth day of November. Assessments for losses, &c., are made upon the stock notes, and each member is entitled to his proportion of the Company's earnings.

MERCHANTS' MUTUAL MARINE INSURANCE COMPANY, NEW-BURYPORT.

[Incorporated February 18, 1857—Charter expires 1885.]

WILLIAM GRAVES, *President*. *Secretary*, J. J. KNAPP.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
118 shares Merchants' Bank, Newbury-				
port,	\$35	\$1,770	\$35 $\frac{1}{2}$	\$1,829
20 " Eliot Bank, Boston, . . .	100	2,000	109	2,180
20 " Howard Bank, Boston, . .	100	2,000	107	2,150
20 " Bank of Commerce, Boston, .	100	2,000	108 $\frac{1}{4}$	2,165
		<u>\$7,770</u>		<u>\$8,324</u>

Railroad Stocks:—

10 shares Western Railroad, . . .	\$100	\$1,000	\$115	\$1,150
10 " Boston and Worcester R. R., .	100	1,000	110 $\frac{1}{2}$	1,105
11 " Concord Railroad,	50	550	55 $\frac{1}{2}$	610 $\frac{1}{2}$
		<u>\$2,550</u>		<u>\$2,865$\frac{1}{2}$</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$8,324 00	
Railroad stocks, (market value,)	2,865 50	
Cash deposited in Newburyport Savings Bank,	1,000 00	
Cash deposited in Institution of Savings for Newburyport and vicinity,	1,000 00	
Cash on hand,	3,209 00	
Loaned on notes without collateral,	9,841 43	
Stock notes not overdue,	94,000 00	
Premium notes on risks terminated,	16,032 52	
Premium notes on risks not terminated,	19,853 65	
	<hr/>	\$156,126 10

Liabilities :—

Scrip issued for profits which remains out- standing,	\$29,327 00	
Losses ascertained and unpaid,	13,000 00	
Re-insurance at 50 per cent.,	10,097 30	
	<hr/>	52,424 30
		<hr/>
		\$103,701 80
Deduct stock notes not overdue,		94,000 00
		<hr/>
Balance of surplus,		\$9,701 80

MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 24, 1843—Charter expires 1863.]

HENRY TABOR, *President*.*Secretary*, WILLIAM H. TAYLOR.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of the Republic,	\$100	\$20,000	\$100 $\frac{3}{4}$	\$20,150
200 " Safety Fund Bank,	100	20,000	104	20,800
200 " Revere Bank,	100	20,000	105 $\frac{1}{2}$	21,100
100 " Continental Bank,	100	10,000	100	10,000
40 " Bank of Commerce,	100	4,000	108 $\frac{1}{4}$	4,330
50 " Malden Bank,	100	5,000	102	5,100
40 " Monument Bank,	100	4,000	102	4,080
20 " Bank of North America,	100	2,000	107	2,140
25 " Maverick Bank,	100	2,500	105	2,625
20 " Granite Bank,	100	2,000	109	2,180
50 " Hide and Leather Bank,	100	5,000	107	5,350
44 " Atlas Bank,	100	4,400	112 $\frac{3}{4}$	4,961
30 " Merchants' Bank,	100	3,000	102 $\frac{3}{4}$	3,082 $\frac{1}{2}$
20 " Shawmut Bank,	100	2,000	102	2,040
		<hr/>		<hr/>
Amounts carried forward,		\$103,900		\$107,938 $\frac{1}{2}$

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$103,900		\$107,938½
34 shares Blackstone Bank, . . .	\$100	3,400	\$109	3,706
40 " National Bank, . . .	100	4,000	106	4,240
214 " Marine Bank, New Bedford, .	100	21,400	111½	23,861
230 " Merchants' Bank, N. Bedford, .	100	23,000	113	25,990
224 " Bedford Commercial Bank, New Bedford, . . .	100	22,400	104	23,296
198 " Mechanics' Bank, N. Bedford, .	100	19,800	103	20,394
		<hr/>		<hr/>
		\$197,900		\$209,425½
Railroad Stocks:—				
59 shares Western Railroad, . . .	\$100	\$5,900	\$115	\$6,785
50 " Boston and Maine Railroad, .	100	5,000	113	5,650
53 " Providence and Worcester Railroad, . . .	100	5,300	108	5,724
25 " Boston and Providence R. R., .	100	2,500	110	2,750
25 " Boston and Worcester R. R., .	100	2,500	110½	2,762½
		<hr/>		<hr/>
		\$21,200		\$23,671½
Assets of the Company, November 1, 1860:—				
Bank stocks, (market value,) . . .		\$209,425 50		
Railroad stocks, (market value,) . . .		23,671 50		
Bills receivable, (loaned on notes without col- lateral,) . . .		55,777 55		
Office and furniture, . . .		1,500 00		
Forfeited scrip, . . .		755 00		
Cash on hand, . . .		1,058 57		
Premium notes on risks terminated, . . .		91,789 64		
Premium notes on risks not terminated, . . .		229,979 36		
		<hr/>		\$613,957 12
Liabilities:—				
Scrip issued for profits which remains out- standing, . . .		\$237,839 00		
Losses ascertained and unpaid, . . .		15,843 04		
Losses claimed other than those ascertained and unpaid, . . .		14,000 00		
Re-insurance at 50 per cent., . . .		114,989 68		
		<hr/>		382,671 72
				<hr/>
				\$231,285 40

NEW ENGLAND MUTUAL MARINE INSURANCE COMPANY, BOSTON.

[Incorporated 1839—Charter expires 1879.]

JOSEPH H. ADAMS, *President.**Secretary,* BENJAMIN LYON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Bank of North America,	\$.100	\$10,000	\$107	\$10,700.
107 " Bank of Commerce, . . .	100	10,700	108 $\frac{1}{4}$	11,582 $\frac{3}{4}$
111 " Merchants' Bank, . . .	100	11,100	102 $\frac{3}{4}$	11,405 $\frac{1}{4}$
7 " Tremont Bank, . . .	100	700	121	847
155 " Granite Bank, . . .	100	15,500	109	16,895
89 " North Bank, . . .	100	8,900	100 $\frac{1}{4}$	8,922 $\frac{1}{4}$
102 " Shawmut Bank, . . .	100	10,200	102	10,404
80 " Atlas Bank, . . .	100	8,000	112 $\frac{3}{4}$	9,020
25 " Traders' Bank, . . .	100	2,500	101	2,525
71 " Eagle Bank, . . .	100	7,100	117	8,307
60 " Grocers' Bank, . . .	100	6,000	10	600
34 " State Bank, . . .	60	2,040	70 $\frac{1}{2}$	2,397
46 " Exchange Bank, . . .	100	4,600	131	5,926
20 " City Bank, . . .	100	2,000	110	2,200
19 " Washington Bank, . . .	100	1,900	107 $\frac{1}{2}$	2,042 $\frac{1}{2}$
5 " Atlantic Bank, . . .	100	500	109	545
50 " Faneuil Hall Bank, . . .	100	5,000	118	5,900
150 " Maverick Bank, . . .	100	15,000	105	15,750
25 " Lancaster Bank, . . .	100	2,500	106	2,650.
20 " Richmond Bank, . . .	100	2,000	105	2,100
154 " Bank of the Republic, . . .	100	15,400	100 $\frac{3}{4}$	15,515 $\frac{1}{2}$.
10 " Mount Vernon Bank, . . .	100	1,000	100	1,000
		<hr/>		<hr/>
		\$142,640		\$147,234 $\frac{1}{4}$.

Railroad Stocks:—

100 shares Western Railroad, . . .	\$.100	\$10,000	\$115	\$11,500
380 " Boston and Maine Railroad, . . .	100	38,000	113	42,940
63 " Eastern Railroad, . . .	100	6,300	84	5,292.
113 " Manchester & Lawrence R. R.,	100	11,300	101	11,413
		<hr/>		<hr/>
		\$65,600		\$71,145.

Railroad Bonds:—

Boston, Concord and Montreal R. R. bonds,	\$22,000	\$20,900.
Northern Railroad bonds, . . .	15,500	11,470.
	<hr/>	<hr/>
	\$37,500	\$32,370.

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$147,234 25
Railroad stocks, (market value,)	71,145 00
	<hr/>

Amount of Assets carried forward, . \$218,379 25

<i>Amount of Assets brought forward, .</i>	\$218,379 25	
Railroad bonds, (market value,)	32,370 00	
Scrip Mutual Insurance Company, New York,	40 00	
Scrip Delaware Safety Ins. Co., Philadelphia,	50 00	
Bonds, town of Brunswick, Me.,	300 00	
Cash on hand,	111,094 40	
Premium notes on risks terminated, . . .	325,727 71	
Premium notes on risks not terminated, .	329,147 01	
Bills receivable,	33,079 97	
Fire policies unpaid,	1,078 63	
Barque Oasis, (advanced,)	1,706 94	
Ship Morning Glory, (advanced,)	13,161 75	
Ship Peerless, (advanced,)	3,551 65	
	<hr/>	\$1,069,687 31
Liabilities:—		
Scrip issued for profits which remains out- standing,	\$106,764 87	
Losses claimed other than those ascertained and unpaid,	118,700 00	
Re-insurance at 50 per cent.,	178,045 10	
	<hr/>	403,509 97
Balance of surplus,		<hr/> \$666,177 34

PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 31, 1856—Charter unlimited.]

GIDEON ALLEN, *President*.*Secretary*, B. T. RICKETSON.

Assets of the Company, November 1, 1860:—

Cash on hand,	\$5,983 00	
Loaned on notes without collateral, . .	1,978 06	
Stock notes not overdue,	210,000 00	
Premium notes on risks not terminated, .	33,071 02	
	<hr/>	\$251,032 08
Liabilities:—		
Borrowed on Company's notes,	\$16,600 00	
Losses claimed other than those ascer- tained and unpaid,	19,970 26	
Re-insurance at 50 per cent.,	16,535 51	
	<hr/>	53,105 77
		<hr/> \$197,926 31
Stock notes,	\$210,000 00	
Net assets,	197,926 31	
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Balance against the Company,	\$12,073 69	

UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated May 15, 1851—Charter expires 1861.]

THOMAS S. HATHAWAY, *President.*

Secretary, BORDEN WOOD.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Mechanics' Bank, . . .	\$.100	\$20,000	\$104	\$20,800
40 " Bedford Commercial Bank, . . .	100	4,000	104	4,160
72 " Merchants' Bank, . . .	100	7,200	113	8,136
65 " Marine Bank, . . .	100	6,500	111	7,215
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		\$37,700		\$40,311

Railroad Bonds:—

Western Railroad bonds,	\$20,000	\$20,000
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$40,311 00	
Railroad bonds, (market value,)	20,000 00	
Building on leased land and furniture of office,	1,200 00	
Cash on hand,	9,006 00	
Loaned on notes without collateral,	128,188 14	
Premium notes on risks terminated,	87,363 38	
Premium notes on risks not terminated,	243,047 18	
	<hr/>	\$529,115 70
 Liabilities:—		
Losses ascertained and unpaid,	\$680 23	
Losses claimed other than those ascertained and unpaid,	15,200 00	
Re-insurance at 50 per cent.,	121,523 59	
	<hr/>	137,403 82 •
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		\$391,711 88

MUTUAL FIRE COMPANIES.

	ABINGTON MUTUAL FIRE, Abington.	ANNISQUAM MUTUAL FIRE, Gloucester.	ATTLEBOROUGH MUTUAL FIRE, Attleborough.	ARKWRIGHT MUTUAL FIRE, Boston.	BARNSTABLE CO. MUTUAL FIRE, Yarmouth Port.
Amount insured by existing policies in First Class, . . .	\$334,140 00	\$189,492 50	\$688,671 50	\$1,069,600 00	\$2,637,508 00
insured in Second Class, . . .	-	-	-	-	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	12,544 95	13,757 25	60,766 43	62,715 96	101,550 98
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	4,181 65	400 69	1,780 61	10,452 66	33,850 66
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	-	-	-	3,526 00	3,512 00
of Railroad Stock, (market value,) . . .	-	-	-	-	480 00
of Railroad Bonds, (market value,) . . .	-	-	-	-	2,000 00
invested in real estate, (cost on the books,) . . .	452 25	-	-	-	-
Other investments, . . .	-	2,040 00	2,051 50	2,714 32	20,249 87
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	-	12 50	334 84	3,784 38	1,640 41
in hands of agents, . . .	205 58	-	-	-	-
Amount of losses paid the past year in First Class, . . .	93 05	-	-	-	-
of losses paid in Second Class, . . .	727 30	-	10 00	-	3,650 00
of losses paid in Third Class, . . .	-	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes . . .	-	233 00	-	-	-
of liability of the assured to further assessment, . . .	-	-	-	-	-
of assessments past due and not paid, . . .	-	-	-	-	-
of policies terminated the past year in First Class, . . .	8,363 30	27,514 50	121,532 86	125,431 92	203,103 96
of policies terminated in Second Class, . . .	-	-	-	-	-
of policies terminated in Third Class, . . .	67,400 00	28,997 00	98,605 00	-	367,869 00
	-	-	-	-	-
	-	-	-	-	-

Amount of policies issued the past year in First Class, . . .	112,918 00	36,860 00	162,128 00	1,069,600 00	477,221 00
of policies issued in Second Class, . . .	-	-	-	-	-
of policies issued in Third Class, . . .	-	-	-	-	-
of cash received for such policies in First Class, . . .	1,282 49	70 99	637 34	10,452 66	6,452 74
of cash received for such policies in Second Class, . . .	-	-	-	-	-
of cash received for such policies in Third Class, . . .	-	-	-	-	-
of cash paid for re-insurance, . . .	-	-	-	-	-
of premiums rec'd in notes for same, First Class, . . .	2,564 98	2,390 00	14,202 10	62,715 96	12,905 48
of premiums received in notes in Second Class, . . .	-	-	-	-	-
of premiums received in notes in Third Class, . . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	171 00	-	-	-	938 00
of losses claimed other than those ascertained and unpaid, . . .	-	-	-	-	-
of cash dividends paid to policy-holders, . . .	71 90	87 90	-	-	3,805 82
of assessments beyond the notes, last year, . . .	-	-	-	-	-
owed for money borrowed, . . .	-	-	-	-	-
Highest rate of interest paid, . . .	6 per cent.	6 per cent.	6 per cent.	-	6 per cent.
rate of interest received, . . .	6 per cent.	92 19	111 26	-	1,659 07
Amount received for interest, . . .	2 63	179,412 50	670,746 50	310,966 00	1,978,131 00
insured on real estate, . . .	269,700 00	10,080 00	17,925 00	758,634 00	659,377 00
insured on personal property, . . .	64,440 00	-	-	-	-
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	356 24	32 50	292 50	427 96	525 97
Proportion of property insured in Massachusetts, . . .	All.	All.	All.	521,000 00	All.
of loss on property situated in Massachusetts, . . .	All.	No loss.	All.	No loss.	All.

	BERKSHIRE MUTUAL FIRE, Pittsfield.	BOOT AND SHOE MANUFACTURERS MUTUAL FIRE, Lynn.	BOSTON MANUF'S MUTUAL FIRE, Boston.	BOSTON MUTUAL FIRE, Boston.	BRISTOL COUNTY MUTUAL FIRE, New Bedford.
Amount insured by existing policies in First Class, . . .	\$2,259,041 00	\$2,014,564 00	\$8,361,778 00		\$5,113,350 00
insured in Second Class, . . .	- -	- -	- -		- -
insured in Third Class, . . .	- -	- -	- -		- -
of premiums and deposits on same in First Class, . . .	79,292 00	142,482 63	458,155 38		529,935 00
of premiums and deposits in Second Class, . . .	- -	- -	- -		- -
of premiums and deposits in Third Class, . . .	- -	- -	- -		- -
of premiums and deposits rec'd in cash, First Class, . . .	26,430 73	19,729 91	76,389 23		25,235 00
of premiums and deposits in cash in Second Class, . . .	- -	- -	- -		- -
of premiums and deposits in cash in Third Class, . . .	- -	- -	- -		- -
of Bank Stock, (market value,) . . .	- -	5,282 50	66,223 50		- -
of Railroad Stock, (market value,) . . .	- -	- -	- -		- -
of Railroad Bonds, (market value,) . . .	- -	- -	- -		- -
invested in real estate, (cost on the books,) . . .	2,331 80	- -	- -		- -
Other investments, . . .	8,350 00	3,652 87	- -		- -
Assets or securities of the Company pledged for liabilities, . . .	- -	- -	- -		- -
Cash on hand and in bank, . . .	1,522 25	4,468 73	19,281 48		418 38
in hands of agents, . . .	- -	1,963 00	- -		- -
Amount of losses paid the past year in First Class, . . .	2,118 00	4,175 00	31,411 41		5,937 51
of losses paid in Second Class, . . .	- -	- -	- -		- -
of losses paid in Third Class, . . .	- -	- -	- -		- -
assessed on notes the past year, . . .	- -	- -	- -		- -
assessed beyond the amount of notes, . . .	- -	- -	- -		- -
of liability of the assured to further assessment, . . .	- -	- -	- -		- -
of assessments past due and not paid, . . .	158,584 38	186,716 35	916,310 76		1,009,400 00
of policies terminated the past year in First Class, . . .	- -	- -	- -		- -
of policies terminated in Second Class, . . .	321,994 00	577,525 00	7,688,373 00		846,515 00
of policies terminated in Third Class, . . .	- -	- -	- -		- -

The Directors of this Company, on the 22d of October, 1860, voted to discontinue issuing policies. The Company are now closing its affairs.

Amount of policies issued the past year in First Class,	354,833 00	872,902 00	8,509,940 00	-	-	840,120 00
of policies issued in Second Class,	-	-	-	-	-	-
of policies issued in Third Class,	-	-	-	-	-	-
of cash received for such policies in First Class,	4,256 80	10,889 07	77,423 68	-	-	4,213 45
of cash received for such policies in Second Class,	-	-	-	-	-	-
of cash received for such policies in Third Class,	-	-	-	-	-	-
of cash paid for re-insurance,	-	-	-	-	-	-
of premiums rec'd in notes for same, First Class,	8,476 00	None.	387,118 40	-	-	84,269 00
of premiums received in notes in Second Class,	-	-	-	-	-	-
of premiums received in notes in Third Class,	-	-	-	-	-	-
of losses ascertained and unpaid,	450 00	-	-	-	-	850 00
of losses claimed other than those ascertained and unpaid	-	-	-	-	-	-
of cash dividends paid to policy-holders,	802 25	1,490 24	37,431 11	-	-	-
of assessments beyond the notes, last year,	-	-	-	-	-	-
owed for money borrowed,	-	-	-	-	-	-
Highest rate of interest paid,	-	-	6 per cent.	-	-	3,300 00
rate of interest received,	6 per cent.	10 per cent.	-	-	-	6 per cent.
insured on real estate,	616 93	926 62	4,174 73	-	-	6 per cent.
insured on personal property,	2,215,586 00	251,315 00	8,361,778 00†	-	-	11 25
of delinquent notes not charged to profit and loss account,	43,455 00	1,763,249 00	-	-	-	5,113,350 00
paid for expenses, taxes and commissions,	-	-	-	-	-	-
Proportion of property insured in Massachusetts,	1,122 25	2,170 02	7,185 67	-	-	2,795 64
of loss on property situated in Massachusetts,	All.	All.	3,518,548 00	-	-	5,011,083 00
	All.	All.	31,204 41*	-	-	5,516 51

* \$20,000 of this was on property owned by Massachusetts people situated out of the State.

† Not kept separate.

	CAMBRIDGE MUTUAL FIRE, Cambridgeport.	CHARLESTOWN MUTUAL FIRE, Charlestown.	CHELSEA MUTUAL FIRE, Chelsea.	CITIZENS' MUTUAL FIRE, Brighton.	CITY MUTUAL, Roxbury.
Amount insured by existing policies in First Class, . . .	\$1,528,519 00	\$5,531,036 00	\$1,183,809 00	\$2,537,882 00	\$542,240 00
insured in Second Class, . . .	-	-	-	1,743,217 00	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	53,841 26	116,763 79	23,316 76	99,525 86	16,640 00
of premiums and deposits in Second Class, . . .	-	-	-	88,975 11	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	25,416 96	78,640 00	11,658 38	31,031 77	8,320 00
of premiums and deposits in cash in Second Class, . . .	-	-	-	29,861 46	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	1,515 00	-	7,057 50	8,701 00	636 00
of Railroad Stock, (market value,) . . .	-	-	-	4,721 50	-
of Railroad Bonds, (market value,) . . .	-	-	-	-	-
invested in real estate, (cost on the books,) . . .	-	-	-	-	-
Other investments, . . .	15,755 10	33,114 98	6,000 00	4,517 87	4,997 00
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	-	-	-	-	247 00
in hands of agents, . . .	679 28	114 36	1,890 20	438 44	-
Amount of losses paid the past year in First Class, . . .	687 32	9,700 89	236 56	4,333 52	-
of losses paid in Second Class, . . .	953 88	17,865 97	6,376 79	725 00	12 00
of losses paid in Third Class, . . .	-	-	-	21,523 69	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	107,682 52	312,151 58	34,975 14	377,001 94	33,280 00
of assessments past due and not paid, . . .	-	-	874 53	4,561 70†	-
of policies terminated the past year in First Class, . . .	394,520 00	1,999,447 00	1,157,880 00	550,090 00	100,000 00
of policies terminated in Second Class, . . .	-	-	-	1,242,091 00	-
of policies terminated in Third Class, . . .	-	-	-	-	-

Amount of policies issued the past year in First Class,	545,580 00	3,020,449 00	1,155,338 00	675,313 00	100,000 00
of policies issued in Second Class,	—	—	—	1,320,749 00	—
of policies issued in Third Class,	—	—	—	—	—
of cash received for such policies in First Class,	7,064 17	38,708 79	9,085 77	7,904 48	1,571 48
of cash received for such policies in Second Class,	—	—	—	19,104 27	—
of cash received for such policies in Third Class,	—	—	—	—	—
of cash paid for re-insurance,	—	2,578 28	—	—	—
of premiums rec'd in notes for same, First Class,	16,998 58	38,708 79	9,085 77	15,365 64	1,571 48
of premiums received in notes in Second Class,	—	—	—	37,865 88	—
of premiums received in notes in Third Class,	—	—	—	—	—
of losses ascertained and unpaid,	—	3,150 00	1,350 00	5,709 00†	—
of losses claimed other than those ascertained and unpaid,	—	—	5,300 00	5,240 00§	—
of cash dividends paid to policy-holders,	2,302 22	2,562 21	141 79	2,536 68||	—
of assessments beyond the notes, last year,	—	—	—	—	—
owed for money borrowed,	—	—	2,100 00	—	—
Highest rate of interest paid,	—	—	6 per cent.	6 per cent.	—
rate of interest received,	6 per cent.	6 per cent.	—	6 per cent.	6 per cent.
Amount received for interest,	760 71	523 96	1,845 00	1,284 88	360 00
insured on real estate,	1,282,494 00	4,008,277 00	1,183,809 00*	3,658,624 00	519,382 00
insured on personal property,	246,025 00	1,522,759 00	—	622,475 00	22,858 00
of delinquent notes not charged to profit and loss account,	—	—	—	—	—
paid for expenses, taxes and commissions,	2,607 25	7,518 70	2,764 02	6,141 85	300 00
Proportion of property insured in Massachusetts,	All.	93 per cent.	1,183,809 00	Nearly all.	All.
of loss on property situated in Massachusetts,	All.	93 per cent.	{ All except } 1,972 70 }	All.	All.

* Not kept separate.

† First Class—old system.

‡ \$509 in First Class; \$5,200 in Second Class.

§ Second Class.

|| \$741.01 in First Class; \$1,795.67 in Second Class.

	COHASSET MUTUAL FIRE, Cohasset.	CONWAY MUTUAL FIRE, Conway.	DEDHAM MUTUAL FIRE, Dedham.	DORCHESTER MUTUAL FIRE, Dorchester.	EAGLE MUTUAL FIRE, Boston.
Amount insured by existing policies in First Class, . . .	\$171,029 00	\$3,093,034 00	\$269,635 00	\$1,854,868 00	\$1,944,721 00
insured in Second Class, . . .	-	-	-	-	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	11,064 54	98,283 87	16,092 65	179,327 31	48,860 87
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	2,245 37	32,761 29	3,218 53	72,582 36	24,507 96
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	968 25	6,665 00	1,344 00	1,620 00	-
of Railroad Stock, (market value,) . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	-	-	-	-
invested in real estate, (cost on the books,) . . .	-	3,755 59	-	-	-
Other investments, . . .	1,023 74	3,847 36	1,832 90	31,800 02	3,202 13
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	209 83	2,105 96	1,088 48	3,707 14	1,839 24
in hands of agents, . . .	-	522 55	-	4,881 81	3,808 49
Amount of losses paid the past year in First Class, . . .	30 00	1,781 00	955 00	15,235 16†	5,555 60
of losses paid in Second Class, . . .	-	-	-	-	-
of losses paid in Third Class, . . .	-	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	22,129 08	196,567 74	32,185 30	358,654 62	73,058 79
of assessments past due and not paid, . . .	-	-	-	-	-
of policies terminated the past year in First Class, . . .	45,381 00	589,804 00	260,490 00	1,152,904 00	1,409,379 00
of policies terminated in Second Class, . . .	-	-	-	-	-
of policies terminated in Third Class, . . .	-	-	-	-	-

nt of policies issued the past year in First Class, . . .	53,113 00	715,305 00	269,635 00	1,958,573 00	1,329,686 00
of policies issued in Second Class, . . .	-	-	-	-	-
of policies issued in Third Class, . . .	-	-	-	-	-
of cash received for such policies in First Class, . .	231 15	7,391 94	3,094 84	27,015 17	14,044 83
of cash received for such policies in Second Class, .	-	-	-	-	-
of cash received for such policies in Third Class, .	-	-	-	-	-
of cash paid for re-insurance, . . .	123 52	-	-	-	-
of premiums rec'd in notes for same, First Class, .	2,763 48	14,699 62	12,379 36	25,758 00	13,800 89
of premiums received in notes in Second Class, . .	-	-	-	-	-
of premiums received in notes in Third Class, . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	-	-	-
of losses claimed other than those ascertained and unpaid, . . .	-	-	-	3,000 00	384 13
of cash dividends paid to policy-holders, . . .	499 14	-	-	1,750 00	1,000 00
of assessments beyond the notes, last year, . . .	-	1,948 62	1,028 64	2,729 33	2,925 11
owed for money borrowed, . . .	-	-	-	-	-
Highest rate of interest paid, . . .	-	-	-	-	-
rate of interest received, . . .	7 per cent.	6 per cent.	8 per cent.	6 per cent.	12 per cent.
Amount received for interest, . . .	115 74	729 61	120 00	1,948 28	34 27
insured on real estate, . . .	159,743 00	3,093,034 00*	47,390 00	1,656,842 00	1,207,555 00
insured on personal property, . . .	11,286 00	-	222,245 00	301,731 00	737,166 00
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-	-
paid for expenses, taxes and commissions, . . .	151 62	1,400 55	631 46	7,661 39	5,472 23
Proportion of property insured in Massachusetts, . .	All.	$\frac{97}{100}$	All.	98 $\frac{1}{2}$ per cent.	1,750,249 00
of loss on property situated in Massachusetts, . .	-	All except \$5	All.	97 $\frac{1}{2}$ per cent.	All except \$50

* Not kept separate.

† \$1,075 of this amount is for a loss which occurred in 1859.

	ESSEX MUTUAL FIRE, Salem.	FAYETTE MUTUAL FIRE, Lawrence.	FARMERS' MUTUAL FIRE, Georgetown.	FRANKLIN MUTUAL FIRE, Greenfield.	FITCHBURG MUTUAL FIRE, Fitchburg.
Amount insured by existing policies in First Class, . . .	\$1,006,250 00	\$511,251 00	\$1,030,494 00	\$1,479,347 49	\$3,834,268 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -	436,017 00
insured in Third Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	70,108 20	22,268 76	27,991 17	75,742 00	183,061 84
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -	32,817 76
of premiums and deposits in Third Class, . . .	- - -	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	23,369 40	7,422 92	9,330 39	15,148 42	45,765 46
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -	8,204 44
of premiums and deposits in cash in Third Class, . . .	- - -	- - -	- - -	- - -	- - -
of Bank Stock, (market value,) . . .	21,408 00	- - -	- - -	6,132 00	- - -
of Railroad Stock, (market value,) . . .	- - -	- - -	- - -	- - -	- - -
of Railroad Bonds, (market value,) . . .	2,306 00	- - -	- - -	- - -	7,000 00
invested in real estate, (cost on the books,) . . .	- - -	- - -	- - -	- - -	- - -
Other investments, . . .	4,365 00	100 00	- - -	3,957 17	43,424 08
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	148 54	251 13	- - -	445 86	227 01
in hands of agents, . . .	- - -	749 41	444 66	265 07	- - -
Amount of losses paid the past year in First Class, . . .	3 48	3,440 00	1,375 00	10 75	4,263 35
of losses paid in Second Class, . . .	- - -	- - -	- - -	- - -	7,853 75
of losses paid in Third Class, . . .	- - -	- - -	- - -	- - -	- - -
assessed on notes the past year, . . .	- - -	- - -	- - -	- - -	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	116,847 00	44,537 52	52,623 00	151,484 20	431,759 20
of assessments past due and not paid, . . .	- - -	4,500 00	2,313 00	- - -	*431 88
of policies terminated the past year in First Class, . . .	121,650 00	304,342 00	737,987 00	262,928 25	988,075 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -	416,015 00
of policies terminated in Third Class, . . .	- - -	- - -	- - -	- - -	- - -

Amount of policies issued the past year in First Class,	148,600 00	321,204 00	82,942 00	399,010 00	1,367,157 00
of policies issued in Second Class,	-	-	-	-	459,507 00
of policies issued in Third Class,	-	-	-	-	-
of cash received for such policies in First Class,	3,374 50	4,980 86	755 95	4,029 87	14,527 93
of cash received for such policies in Second Class,	-	-	-	-	8,388 00
of cash received for such policies in third Class,	-	-	-	-	-
of cash paid for re-insurance.	-	15 39	-	-	-
of premiums rec'd in notes for same, First Class,	6,685 00	9,961 72	1,511 90	16,119 48	43,583 79
of premiums received in notes in Second Class,	-	-	-	-	25,164 00
of premiums received in notes in Third Class,	-	-	-	-	-
of losses ascertained and unpaid,	150 00	-	-	800 00	-
of losses claimed other than those ascertained and unpaid,	-	2,725 00†	-	-	-
of cash dividends paid to policy-holders,	2,600 21	-	-	700 05	9,109 23
of assessments beyond the notes, last year,	-	-	-	-	-
owed for money borrowed,	-	2,010 00	2,911 39	-	-
Highest rate of interest paid,	-	6 per cent.	12 per cent.	-	-
rate of interest received,	6 per cent.	-	-	8 per cent.	6 per cent.
Amount received for interest,	1,745 58	-	-	578 59	2,442 37
insured on real estate,	994,700 00	155,977 00	772,870 50	1,191,564 14	2,944,711 00
insured on personal property,	11,550 00	165,227 00	257,623 50	287,783 35	1,325,574 00
of delinquent notes not charged to profit and loss account,	-	-	-	-	-
paid for expenses, taxes and commissions,	515 16	1,644 80	1,051 55	678 73	1,886 21
Proportion of property insured in Massachusetts,	All.	Nearly all.	All exc'pt \$6,000	All.	4,200,340 00
of loss on property situated in Massachusetts,	All.	All.	All.	All.	All.

* Second Class.

† \$1,000 on a policy never taken from the office—\$1,725 claimed, on which the liability of the Company is not determined.

	GROVELAND MUTUAL FIRE, Groveland.	HAMILTON MUTUAL FIRE, Salem.	HAMPSHIRE MUTUAL FIRE, Northampton.	HAVERHILL MUTUAL FIRE, Haverhill.	HINGHAM MUTUAL FIRE, Hingham.
Amount insured by existing policies in First Class, . .	\$747,598 00	\$346,113 00	\$3,612,968 00	\$863,744 00	\$7,689,553 00
insured in Second Class,	-	1,021,814 00	-	2,565,428 00	-
insured in Third Class,	-	929,232 00	-	-	-
insured in Fourth Class,	-	601,733 67	-	-	-
of premiums and deposits on same in First Class,	28,384 90	9,164 37	148,501 08	78,147 11	315,756 93
of premiums and deposits in Second Class, . .	-	31,340 18	-	239,992 22	-
of premiums and deposits in Third Class, . .	-	18,145 49	-	-	-
of premiums and deposits in Fourth Class, . .	-	24,970 78	-	-	-
of premiums and deposits rec'd in cash, First Class,	-	4,532 18	49,500 36	7,814 71	105,752 26
of premiums and deposits in cash in Second Class,	-	15,670 09	-	23,999 22	-
of premiums and deposits in cash in Third Class,	-	9,072 24	-	-	-
of premiums and deposits in cash in Fourth Class,	-	12,485 39	-	-	-
of Bank Stock, (market value,)	-	-	625 00	5,498 00	32,408 75
of Railroad Stock, (market value,)	-	9,405 00	3,915 00	-	11,500 00
of Railroad Bonds, (market value,)	-	1,790 00	-	-	1,260 00
invested in real estate, (cost on the books,) . .	-	-	-	-	4,027 83
Other investments,	200 00	12,729 21	31,050 00	5,286 78	34,990 47
Assets or securities of the Company pledged for liabilities,	-	5,467 00	-	-	-
Cash on hand and in bank,	-	1,940 37	1,666 21	390 75	1,254 77
in hands of agents,	2,400 00	5,168 00	-	3,353 58	2,042 72
Amount of losses paid the past year in First Class, . .	1,103 00	-	3,808 13	2,765 00	4,967 62
of losses paid in Second Class,	-	4,812 63	-	6,270 48	-
of losses paid in Third Class,	-	6,963 87	-	-	-
of losses paid in Fourth Class,	-	10,850 18	-	-	-
assessed on notes the past year,	-	-	-	-	-
assessed beyond the amount of notes,	-	-	-	-	-
of liability of the assured to further assessment, . .	55,631 40	167,241 61	297,016 16	636,278 66	315,756 93

Amount of assessments past due and not paid,	-	-	-	6,973 48†	-	-
of policies terminated the past year in First Class,	29,295 00	175,492 55	664,668 00	289,243 00	994,611 00	-
of policies terminated in Second Class,	-	396,467 00	-	485,768 00	-	-
of policies terminated in Third Class,	-	662,680 00	-	-	-	-
of policies terminated in Fourth Class,	-	478,963 00	-	-	-	-
of policies issued the past year in First Class,	90,708 00	83,675 55	711,450 00	202,475 00	1,293,738 00	-
of policies issued in Second Class,	-	409,112 00	-	673,865 00	-	-
of policies issued in Third Class,	-	603,803 00	-	-	-	-
of policies issued in Fourth Class,	-	489,498 67	-	-	-	-
of cash received for such policies in First Class,	115 00	1,467 71	9,040 71	1,915 37	18,536 27	-
of cash received for such policies in Second Class,	-	6,361 57	-	6,653 57	-	-
of cash received for such policies in Third Class,	-	6,240 66	-	-	-	-
of cash received for such policies in Fourth Class,	-	11,109 96	-	-	-	-
of cash paid for re-insurance,	-	-	-	-	-	-
of premiums rec'd in notes for same, First Class,	3,083 20	Am't not ret'd.	18,081 42	19,153 70	36,638 08	-
of premiums received in notes in Second Class,	-	"	-	66,196 85	-	-
of losses ascertained and unpaid,	30 00	-	-	4,782 48	200 00	-
of losses claimed other than those ascertained and unpaid,	-	-	-	-	-	-
of cash dividends paid to policy-holders,	-	350 00†	-	-	-	-
of assessments beyond the notes, last year,	-	1,494 00	4,925 02	1,592 77	10,117 68	-
owed for money borrowed,	2,133 00	-	-	-	-	-
Highest rate of interest paid,	6 per cent.	6 per cent.	-	3,438 00	-	6 per cent.
rate of interest received,	-	8 per cent.	-	6 per cent.	-	6 per cent.
Amount received for interest,	-	484 00	2,239 45	845 18	5,260 30	-
insured on real estate,	673,807 00	2,898,892 67*	3,612,968 00*	2,838,469 00	7,092,946 00	-
insured on personal property,	73,791 00	-	-	590,703 00	596,607 00	-
of delinquent notes not charged to profit and loss account,	-	-	-	-	-	-
paid for expenses, taxes and commissions,	200 00	7,305 00	1,228 48	3,115 54	2,033 21	-
Proportion of property insured in Massachusetts,	Nearly all.	66 per cent.	All.	$\frac{9}{10}$	All.	-
of loss on property situated in Massachusetts,	All.	28 per cent.	All.	$\frac{7}{8}$	All.	-

* Not kept separate.

† This does not include certain losses for which suits are pending.

‡ In 3d and 4th Classes, now discontinued.

	HOLLISTON MUTUAL FIRE, Holliston.	HOLYOKE MUTUAL FIRE, Salem.	HOUSATONIC MUTUAL FIRE, Stockbridge.	H O M E MUTUAL FIRE, Boston.	LOWELL MUTUAL FIRE, Lowell.
Amount insured by existing policies in First Class, . .	\$1,375,928 00	\$4,535,498 39	\$1,349,566 00	\$183,982 00	\$558,400 00
insured in Second Class,	-	4,834,872 19	-	-	-
insured in Third Class,	-	-	-	-	-
of premiums and deposits on same in First Class, . .	157,182 91	111,929 86	42,412 53	22,466 75	22,361 25
of premiums and deposits in Second Class,	-	130,084 42	-	-	-
of premiums and deposits in Third Class,	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, .	9,473 94	55,964 93	14,137 51	2,822 23	5,590 31
of premiums and deposits in cash in Second Class, .	-	65,042 21	-	-	-
of Bank Stock, (market value,)	-	-	-	-	-
of Railroad Stock, (market value,)	-	35,974 25	525 00	-	-
of Railroad Bonds, (market value,)	-	8,739 50	450 00	-	-
invested in real estate, (cost on the books,) . . .	-	3,922 50	-	-	-
Other investments,	-	2,415 17	-	-	-
Assets or securities of the Company pledged for liabilities,	250 00	63,130 94	507 80	457 12	-
Cash on hand and in bank,	-	-	-	-	-
in hands of agents,	57 02	9,292 63	340 79	10 50	2,660 50
Amount of losses paid the past year in First Class, . .	404 36	4,207 56	204 03	354 63	-
of losses paid in Second Class,	7,017 00	9,038 21	2,251 57	2,136 87	26 72
of losses paid in Third Class,	-	21,246 11*	-	-	-
assessed on notes the past year,	-	-	-	-	-
assessed beyond the amount of notes,	8,017 00	-	-	-	-
of liability of the assured to further assessment, . .	-	-	-	-	-
of assessments past due and not paid,	139,691 97	363,021 42	113,100 08	44,933 50	39,132 19
of policies terminated the past year in First Class, . .	396 84	-	-	-	40 00
of policies terminated in Second Class,	364,971 25	960,438 62	214,890 00	222,825 00	263,060 00
of policies terminated in Third Class,	-	2,686,626 49	-	-	-

Amount of policies issued the past year in First Class, . . .	90,457 25	1,413,928 00	287,017 00	224,907 00	288,664 00
of policies issued in Second Class, . . .	—	3,398,707 33	—	—	—
of policies issued in Third Class, . . .	—	—	—	—	—
of cash received for such policies in First Class, . . .	909 63	15,020 06	3,013 43	2,159 68	2,150 19
of cash received for such policies in Second Class, . . .	—	39,109 01	—	—	—
of cash received for such policies in Third Class, . . .	—	—	—	—	—
of cash paid for re-insurance, . . .	—	—	—	—	—
of premiums rec'd in notes for same, First Class, . . .	2,464 95	15,020 06	6,026 46	4,319 36	6,450 59
of premiums received in notes in Second Class, . . .	—	39,109 01	—	—	—
of premiums received in notes in Third Class, . . .	—	—	—	—	—
of losses ascertained and unpaid, . . .	100 00	76 79†	—	—	—
of losses claimed other than those ascertained and unpaid, . . .	1,300 00	3,100 00‡	—	—	—
of cash dividends paid to policy-holders, . . .	—	8,035 86§	449 53	—	—
of assessments beyond the notes, last year, . . .	5,552 05	—	—	—	—
owed for money borrowed, . . .	5,890 00	—	—	—	—
Highest rate of interest paid, . . .	6 per cent.	6 per cent.	—	—	—
rate of interest received, . . .	—	6 per cent.	10 per cent.	—	6 per cent.
Amount received for interest, . . .	—	6,752 30||	—	—	2 62
insured on real estate, . . .	1,042,313 00	6,928,564 28	1,349,566 00b	122,442 00	465,984 00
insured on personal property, . . .	333,615 00	2,441,806 30	—	61,540 00	92,416 00
of delinquent notes not charged to profit and loss account, . . .	—	—	—	—	—
paid for expenses, taxes, and commissions, . . .	480 00	11,242 85a	633 78	1,029 25	837 39
Proportion of property insured in Massachusetts, . . .	All but \$500	$\frac{2}{3}$	$\frac{2}{4}$	All.	All in Lowell.
of loss on property situated in Massachusetts, . . .	All.	$\frac{2}{3}$	All.	All.	All in Lowell.

* This includes a portion of expenses in regard to losses.

† Second Class.

‡ Second Class. \$2,000 of this amount rejected by the Company as fraudulent nearly a year since and no suit commenced.

§ First Class, \$2,624.56; Second Class, \$5,411.30. || Including dividends on Stocks—First Class, \$3,096.31; Second Class, \$3,655.99.

a First Class, \$3,023.92; Second Class, \$8,218.93.

b Not kept separate.

	LYNN MUTUAL FIRE, Lynn.	MARLBOROUGH MUTUAL FIRE, Marlborough.	MASSACHUSETTS MUTUAL FIRE, Boston.	MECHANICS' MUTUAL FIRE, Worcester.
Amount insured by existing policies in First Class, . . .	\$1,398,785 00	\$1,184,914 88	\$14,754,235 00	\$2,576,579 00
insured in Second Class, . . .	- -	- -	- -	- -
insured in Third Class, . . .	- -	- -	- -	- -
of premiums and deposits on same in First Class, . . .	93,596 54	139,964 10	250,639 60	151,352 22
of premiums and deposits in Second Class, . . .	- -	- -	- -	- -
of premiums and deposits in Third Class, . . .	- -	- -	- -	- -
of premiums and deposits rec'd in cash, First Class, . . .	16,972 91	5,117 96	250,639 60	25,440 73
of premiums and deposits in cash in Second Class, . . .	- -	- -	- -	- -
of premiums and deposits in cash in Third Class, . . .	- -	- -	- -	- -
of Bank Stock, (market value,) . . .	7,334 00	- -	194,626 75	6,300 00
of Railroad Stock, (market value,) . . .	2,010 00	- -	- -	- -
of Railroad Bonds, (market value,) . . .	2,600 00	- -	- -	- -
invested in real estate, (cost on the books,) . . .	- -	- -	- -	- -
Other investments, . . .	6,280 00	400 00	93,959 58	9,588 31
Assets or securities of the Company pledged for liabilities, . . .	- -	- -	- -	- -
Cash on hand and in bank, . . .	330 95	376 84	3,660 59	6,709 30
in hands of agents, . . .	- -	227 11	- -	- -
Amount of losses paid the past year in First Class, . . .	4,749 59	2,850 00	5,475 97	13,741 19
assessed on notes the past year, . . .	- -	- -	- -	- -
assessed beyond the amount of notes, . . .	- -	- -	- -	- -
of liability of the assured to further assessment, . . .	93,596 54	134,846 14	501,279 20	302,704 44
of assessments past due and not paid, . . .	- -	- -	- -	- -
of policies terminated the past year in First Class, . . .	198,195 00	155,718 50	2,149,050 00	2,441,626 00
of policies terminated in Second Class, . . .	- -	- -	- -	- -
of policies terminated in Third Class, . . .	- -	- -	- -	- -
of policies issued the past year in First Class, . . .	199,815 00	192,365 13	2,231,550 00	2,698,079 00
of policies issued in Second Class, . . .	- -	- -	- -	- -

Amount of policies issued in Third Class, . . .	-	-	-	-
of cash received for such policies in First Class, . .	2,920 75	1,578 66	41,846 45	25,440 73
of cash received for such policies in Second Class, .	-	-	-	-
of cash received for such policies in Third Class, .	-	-	-	-
of cash paid for re-insurance, . . .	-	-	-	3,611 01
of premiums rec'd in notes for same, First Class, .	11,679 50	16,445 06	None.	125,911 49
of premiums received in notes in Second Class, . .	-	-	-	-
of premiums received in notes in Third Class, . .	-	-	-	-
of losses ascertained and unpaid, . . .	-	-	5,448 00	-
of losses claimed other than those ascertained and unpaid, . . .	-	-	-	-
of cash dividends paid to policy-holders, . . .	2,234 71	-	37,692 34	8,142 85
of assessments beyond the notes last year, . . .	-	-	-	-
owed for money borrowed, . . .	-	-	-	-
Highest rate of interest paid, . . .	6 per cent.	6 per cent.	-	-
rate of interest received, . . .	10 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest, . . .	1,250 16	33 32	17,563 50	1,320 20
insured on real estate, . . .	1,282,155 00	958,744 50	14,754,235 00	*2,576,579 00
insured on personal property, . . .	116,630 00	226,170 38	-	-
of delinquent notes not charged to profit and loss account, . . .	-	-	-	-
paid for expenses, taxes and commissions, . . .	842 95	173 71	9,333 43	4,015 32
Proportion of property insured in Massachusetts, . .	All.	All.	All.	$\frac{8}{15}$
of loss on property situated in Massachusetts, . .	All.	All.	All.	$\frac{1}{4}$

* Not kept separate.

	MECHANICS' MUTUAL FIRE, Boston.	MERCHANTS AND FARMERS' MUTUAL FIRE, Worcester.	MERRIMAC MUTUAL FIRE, Andover.	MILFORD MUTUAL FIRE, Milford.
Amount insured by existing policies in First Class, . . .	\$19,863,129 00	\$8,381,411 00	\$2,785,043 00	\$978,336 00
insured in Second Class, . . .	- - -	- - -	- - -	- - -
insured in Third Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	516,733 04	307,881 75	148,068 00	49,726 02
of premiums and deposits in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits in Third Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . . .	264,408 02	102,627 25	24,678 14	16,575 34
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	- - -	- - -
of premiums and deposits in cash in Third Class, . . .	- - -	- - -	- - -	- - -
of Bank stock, (market value,) . . .	114,059 75	29,942 00	- - -	642 00
of Railroad Stock, (market value,) . . .	- - -	- - -	- - -	- - -
of Railroad Bonds, (market value,) . . .	- - -	- - -	- - -	- - -
invested in real estate, (cost on the books,) . . .	- - -	- - -	- - -	- - -
Other investments, . . .	156,064 46	49,609 00	9,685 74	5,325 00
Assets or securities of the Company pledged for liabilities, . . .	- - -	- - -	- - -	- - -
Cash on hand and in bank, . . .	8,584 01	15,928 05	182 39	2,016 65
in hands of agents, . . .	- - -	3,008 64	306 30	593 69
Amount of losses paid the past year in First Class, . . .	34,704 64	29,978 12	1,656 45	4,805 83
assessed on notes the past year, . . .	- - -	- - -	- - -	- - -
assessed beyond the amount of notes, . . .	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	516,733 04	205,254 50	296,136 00	49,726 02
of assessments past due and not paid, . . .	- - -	- - -	- - -	- - -
of policies terminated the past year in First Class, . . .	2,964,250 00	3,210,348 00	426,415 00	317,980 00
of policies terminated in Second Class, . . .	- - -	- - -	- - -	- - -
of policies terminated in Third Class, . . .	- - -	- - -	- - -	- - -
of policies issued the past year in First Class, . . .	3,881,075 00	3,984,730 00	591,127 00	336,966 00
of policies issued in Second Class, . . .	- - -	- - -	- - -	- - -

Amount of policies issued in Third Class,	-	-	-	-
of cash received for such policies in First Class, .	55,085 23	45,639 45	5,450 61	3,389 50
of cash received for such policies in Second Class, .	-	-	-	-
of cash received for such policies in Third Class, .	-	-	-	-
of cash paid for re-insurance, .	-	125 75	-	-
of premiums rec'd in notes for same, First Class, .	46,203 81	91,278 90	10,901 22	6,778 00
of premiums received in notes in Second Class, .	-	-	-	-
of premiums received in notes in Third Class, .	-	-	-	-
of losses ascertained and unpaid, .	-	2,050 00	850 00	-
of losses claimed other than those ascertained and unpaid, .	-	5,750 00	-	1,275 00
of cash dividends paid to policy-holders, .	16,045 71	9,715 62	638 93	752 15
of assessments beyond the notes, last year, .	-	-	-	-
owed for money borrowed, .	-	-	-	-
Highest rate of interest paid, .	-	-	-	-
rate of interest received, .	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest, .	13,742 02	4,599 56	468 92	659 67
insured on real estate, .	9,497,104 00	5,692,203 00	2,557,893 00	417,493 00
insured on personal property, .	366,025 00	2,689,208 00	227,150 00	560,843 00
of delinquent notes not charged to profit and loss account, .	-	-	-	-
paid for expenses, taxes and commissions, .	13,297 99	8,564 22	1,975 45	582 52
Proportion of property insured in Massachusetts, .	All.	$\frac{3}{4}$	Nearly all.	All.
of loss on property situated in Massachusetts,	All.	$\frac{1}{8}$	All.	All.

	MIDDLESEX MUTUAL FIRE, Concord.	MUTUAL ASSURANCE, Springfield.	MUTUAL SAFETY, South Reading.	NEWBURYPORT MUTUAL FIRE, Newburyport.
Amount insured by existing policies in First Class, . . .	\$5,835,996 00	\$2,410,495 00	\$1,515,200 00+	\$712,310 00
insured in Second Class,	- - -	- - -	1,114,524 00+	- - -
insured in Third Class,	- - -	- - -	- - -	- - -
of premiums and deposits on same in First Class, . . .	292,587 73	158,322 31 $\frac{1}{4}$	42,490 33	25,444 65
of premiums and deposits in Second Class,	- - -	- - -	52,431 64	- - -
of premiums and deposits in Third Class,	- - -	- - -	- - -	- - -
of premiums and deposits rec'd in cash, First Class, . .	74,508 65	31,664 46 $\frac{3}{4}$	15,556 88	8,481 55
of premiums and deposits in cash in Second Class, . . .	- - -	- - -	17,853 91	- - -
of premiums and deposits in cash in Third Class, . . .	- - -	- - -	- - -	- - -
of Bank Stock, (market value,)	26,436 00	27,004 50	1,000 00	8,928 00
of Railroad Stock, (market value,)	4,270 00	- - -	- - -	- - -
of Railroad Bonds, (market value,)	3,020 00	- - -	- - -	- - -
invested in real estate, (cost on the books,)	1,523 89	- - -	- - -	- - -
Other investments,	25,450 00	5,650 00	6,256 89	3,115 00
Assets or securities of the Company pledged for liabilities, .	- - -	- - -	- - -	- - -
Cash on hand and in bank,	6,706 92	280 32	73 41	375 73
in hands of agents,	3,183 60	- - -	1,732 35	- - -
Amount of losses paid the past year in First Class, . . .	10,988 83	879 00	2,570 43	66 07
of losses paid in Second Class,	- - -	- - -	6,502 45	- - -
assessed on notes the past year in First Class,	1,525 35	- - -	- - -	- - -
assessed on notes the past year in Second Class, . . .	- - -	- - -	15,217 00	- - -
assessed beyond the amount of notes,	- - -	- - -	- - -	- - -
of liability of the assured to further assessment, . . .	- - -	- - -	- - -	- - -
of assessments past due and not paid,	595,175 50	316,444 68	174,626 94	76,333 95
of policies terminated the past year in First Class, . . .	- - -	- - -	- - -	- - -
of policies terminated in Second Class,	1,838,991 00	365,465 00	506,228 00	73,000 00
of policies terminated in Third Class,	- - -	- - -	1,211,264 00	- - -

Amount of policies issued the past year in First Class, . . .	1,800,675 00	417,650 00	569,244 00	86,900 00
of policies issued in Second Class, . . .	—	—	772,186 00	—
of policies issued in Third Class, . . .	—	—	—	—
of cash received for such policies in First Class, . . .	23,479 86	5,764 62½	5,459 80	989 85
of cash received for such policies in Second Class, . . .	—	—	13,036 42	—
of cash received for such policies in Third Class, . . .	—	—	—	—
of cash paid for re-insurance, . . .	—	—	33 00	—
of premiums rec'd in notes for same, First Class, . . .	70,439 66	23,058 50	5,459 80	1,979 70
of premiums received in notes in Second Class, . . .	—	—	13,036 42	—
of premiums received in notes in Third Class, . . .	—	—	—	—
of losses ascertained and unpaid, . . .	4,475 00	—	1,140 00†	—
of losses claimed other than those ascertained and unpaid, . . .	1,200 00	—	1,100 00§	—
of cash dividends paid to policy-holders, . . .	4,889 91	3,558 22	2,435 61||	—
of assessments beyond the notes, last year, . . .	—	—	—	—
owed for money borrowed, . . .	—	—	9,499 52†	—
Highest rate of interest paid, . . .	—	—	6 per cent.	—
rate of interest received, . . .	6 per cent.	6 per cent.	8 per cent.	6 per cent.
Amount received for interest, . . .	3,252 09	1,970 57*	321 99	769 30a
insured on real estate, . . .	4,217,743 00	2,410,495 00	1,827,590 00	681,710 00
insured on personal property, . . .	1,618,253 00	—	802,134 00	30,600 00
of delinquent notes not charged to profit and loss account, . . .	—	—	239 51†	—
paid for expenses, taxes and commissions, . . .	4,052 29	1,154 60	5,656 71	260 00
Proportion of property insured in Massachusetts, . . .	All.	All.	7/8	All.
of loss on property situated in Massachusetts, . . .	All.	All.	6/7	All.

* Including Bank Dividends.

† First Class.

‡ General Class.

§ \$400 in First Class; \$700 in Second Class.

|| \$897.37 in First Class; \$1,538.24 in Second Class.

a Including Stock Dividends.

	NORFOLK MUTUAL FIRE, Dedham.	PEOPLE'S EQUITABLE, MUTUAL FIRE, Taunton.	PEOPLE'S MUTUAL FIRE, Worcester.	PLYMOUTH COUNTY MUTUAL FIRE, Plymouth.
Amount insured by existing policies in First Class, . . .	\$10,525,394 00	\$3,153,996 00	\$4,464,332 00	\$555,251 00
insured in Second Class, . . .	-	-	-	-
insured in Third Class, . . .	-	-	-	-
of premiums and deposits on same in First Class,	762,306 15	160,789 20	242,498 98	26,480 76
of premiums and deposits in Second Class,	-	-	-	-
of premiums and deposits in Third Class,	-	-	-	-
of premiums and deposits rec'd in cash, First Class,	152,461 23	32,157 84	60,751 39	13,960 08
of premiums and deposits in cash in Second Class,	-	-	-	-
of premiums and deposits in cash in Third Class,	-	-	-	-
of Bank Stock, (market value,) . . .	-	-	24,166 00	-
of Railroad Stock, (market value,) . . .	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	-	-	-
invested in real estate, (cost on the books,) . . .	10,500 00	-	-	-
Other investments, . . .	64,812 21	2,954 90	15,785 30	150 00
Assets or securities of the Company pledged for liabilities,	-	-	-	-
Cash on hand and in bank, . . .	3,067 36	603 89	6,586 64	245 10
in hands of agents, . . .	7,634 02	4,008 00	766 22	577 12
Amount of losses paid the past year in First Class, . . .	11,931 19	77 96	18,431 32	4,090 00
assessed on notes the past year, . . .	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-
of liability of the assured to further assessment, . . .	1,524,612 30	321,578 40	481,997 96	40,521 36
of assessments past due and not paid, . . .	-	-	-	-
of policies terminated the past year in First Class,	1,764,649 00	309,418 00	2,186,654 00	132,245 00
of policies terminated in Second Class, . . .	-	-	-	-
of policies terminated in Third Class, . . .	-	-	-	-
of policies issued the past year in First Class, . . .	1,957,751 00	480,418 00	2,227,026 00	250,052 00
of policies issued in Second Class, . . .	-	-	-	-

Amount of policies issued in Third Class,	29,065 57	4,803 21	26,496 00	3,168 03
of cash received for such policies in First Class,	—	—	—	—
of cash received for such policies in Second Class,	—	—	—	—
of cash received for such policies in Third Class,	—	—	—	—
of cash paid for re-insurance,	116,262 28	19,212 84	107,684 03	6,336 06
of premiums rec'd in notes for same, First Class,	—	—	—	—
of premiums received in notes in Second Class,	—	—	—	—
of premiums received in notes in Third Class,	—	—	—	—
of losses ascertained and unpaid,	2,075 00	1,800 00*	—	—
of losses claimed other than those ascertained and unpaid,	—	—	—	—
of cash dividends paid to policy-holders,	10,208 62	612 22	4,199 25	161 53
of assessments beyond the notes last year,	—	—	—	—
owed for money borrowed,	—	4,525 00	—	500 00
Highest rate of interest paid,	—	6 per cent.	—	6 per cent.
rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest,	3,276 04	69 27	2,273 96	53 76
insured on real estate,	10,525,394 00	2,001,196 00	3,136,841 00	370,251 00
insured on personal property,	—	1,152,800 00	1,327,491 00	185,000 00
of delinquent notes not charged to profit and loss account,	—	—	—	—
paid for expenses, taxes and commissions,	3,172 66	2,256 68	5,122 67	1,111 80
Proportion of property insured in Massachusetts,	All.	$\frac{1}{2}$	75 per cent.	All.
of loss on property situated in Massachusetts,	All.	All.	87 per cent.	All.

* A claim of \$1,500 is refused by the Company on ground of fraud.

	QUINCY MUTUAL FIRE, Quincy.	SALEM MUTUAL FIRE, Salem.	SALISBURY AND AMESBURY MUTUAL FIRE, Amesbury Mills.	SAUGUS MUTUAL FIRE, Saugus.	SOUTH DANVERS MUTUAL FIRE, South Danvers.
Amount insured by existing policies in First Class, . . .	\$12,872,737 00	\$1,189,850 00	\$192,149 50	\$2,175,760 00	\$886,345 00
insured in Second Class, . . .	-	-	-	-	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	530,155 90	80,683 20	13,140 87	237,959 00	49,793 44
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	168,436 86	20,170 80	1,316 57	-	16,598 31
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	23,829 75	14,977 00	-	-	21,752 00
of Railroad Stock, (market value,) . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	350 00	-	-	-
invested in real estate, (cost on the books,) . . .	2,544 91	-	-	-	-
Other investments, . . .	55,910 20*	6,015 00	172 50	-	200 00
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	7,607 33	534 06	26 00	-	1,343 17
in hands of agents, . . .	8,405 13	-	30 29	-	-
Amount of losses paid the past year in First Class, . . .	38,576 64	30 00	835 00	2,357 74	-
of losses paid in Second Class, . . .	-	-	-	-	-
of losses paid in Third Class, . . .	-	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	1,060,311 80	141,195 60	26,281 74	475,918 00	99,586 88
of assessments past due and not paid, . . .	-	-	-	-	-
of policies terminated the past year in First Class, . . .	4,009,555 00	478,650 00	2,500 00	402,525 00	124,595 00
of policies terminated in Second Class, . . .	-	-	-	-	-
of policies terminated in Third Class, . . .	-	-	-	-	-

Amount of policies issued the past year in First Class, . . .	5,557,261 00	545,150 00	16,797 00	494,515 00	141,050 00
of policies issued in Second Class, . . .	-	-	-	-	-
of policies issued in Third Class, . . .	-	-	-	-	-
of cash received for such policies in First Class, . . .	67,499 80	9,286 27	134 87	-	2,619 10
of cash received for such policies in Second Class, . . .	-	-	-	-	-
of cash received for such policies in Third Class, . . .	-	-	-	-	-
of cash paid for re-insurance, . . .	19 20	-	-	-	-
of premiums rec'd in notes for same, First Class, . . .	134,995 60	27,381 06	1,348 76	56,435 00	5,238 20
of premiums received in notes in Second Class, . . .	-	-	-	-	-
of premiums received in notes in Third Class, . . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	1,287 47	2,200 00	-	-	-
of losses claimed other than those ascertained and unpaid, . . .	1,350 00	-	-	-	-
of cash dividends paid to policy-holders, . . .	14,429 86	7,124 93	4 54	-	2,258 70
of assessments beyond the notes, last year, . . .	-	-	-	-	-
owed for money borrowed, . . .	-	-	-	3,498 79	-
Highest rate of interest paid, . . .	-	-	6 per cent.	6 per cent.	-
rate of interest received, . . .	6 per cent.	6 per cent.	6 per cent.	-	8 per cent.
Amount received for interest, . . .	4,619 96	1,244 29†	32 58	-	1,599 14
insured on real estate, . . .	9,681,453 50	1,189,850 00||	161,551 34	1,709,610 00	886,345 00
insured on personal property, . . .	3,191,283 50	-	30,598 16	466,150 00	-
of delinquent notes not charged to profit and loss account, . . .	690 74†	-	-	-	-
paid for expenses, taxes and commissions, . . .	15,117 11	787 11	58 75	148 32	500 00
Proportion of property insured in Massachusetts, . . .	⁹ / ₁₀	All.	183,134 50	All.	All exc't \$1,600
of loss on property situated in Massachusetts, . . .	All but \$3,260	All.	835 00	All.	All.

* Including \$2,175.63, interest accrued Nov. 1, and not payable.

† Charged to Suspense account.

‡ Including Dividends on Stocks.

|| Not kept separate.

	S T A T E MUTUAL FIRE, Boston.	TRADERS' MUTUAL FIRE, Boston.	TRADERS' AND MECHANICS' MUTUAL FIRE, Lowell.	TRI-MOUNTAIN MUTUAL FIRE, Boston.	U N I O N MUTUAL FIRE, Boston.
Amount insured by existing policies in First Class, . . .	\$3,058,351 00	\$2,158,219 00	\$3,211,488 00	\$423,978 00	\$7,861,143 00
insured in Second Class, . . .	-	-	-	-	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	87,881 51	70,808 27	155,827 49	9,854 94	207,564 16
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	46,117 56	33,320 05	34,605 73	3,369 16	113,537 89
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	3,060 00	-	1,714 00	-	54,814 75
of Railroad Stock, (market value,) . . .	2,828 00	-	-	-	8,046 00
of Railroad Bonds, (market value,) . . .	-	-	-	-	-
invested in real estate, (cost on the books,) . . .	1,125 00	-	-	-	-
Other investments, . . .	12,798 28	1,495 19	29,049 92	616 13	34,405 57
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	987 19	2,088 81	899 15	1,367 22	2,334 59
in hands of agents, . . .	-	2,340 05	753 08	1,393 70	-
Amount of losses paid the past year in First Class, . . .	1,874 37	29,732 27	1,944 50	218 00	10,274 81
of losses paid in Second Class, . . .	-	-	-	-	-
of losses paid in Third Class, . . .	-	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	178,408 17	108,296 49	242,443 52	19,709 88	207,564 16
of assessments past due and not paid, . . .	5,321 49	-	-	-	-
of policies terminated the past year in First Class, . . .	789,672 00	2,169,021 00	619,063 00	-	982,225 00
of policies terminated in Second Class, . . .	-	-	-	-	-
of policies terminated in Third Class, . . .	-	-	-	-	-

Amount of policies issued the past year in First Class, . . .	716,114 00	1,917,799 00	1,005,005 00	423,978 00	1,364,325 00
of policies issued in Second Class, . . .	-	-	-	-	-
of policies issued in Third Class, . . .	-	-	-	-	-
of cash received for such policies in First Class, . . .	8,487 88	26,971 62	12,175 50	3,369 16	19,569 57
of cash received for such policies in Second Class, . . .	-	-	-	-	-
of cash received for such policies in Third Class, . . .	-	-	-	-	-
of cash paid for re-insurance, . . .	-	30 00	-	-	-
of premiums rec'd in notes for same, First Class, . . .	5,692 48	26,744 71	43,602 00	6,485 78	16,026 54
of premiums received in notes in Second Class, . . .	-	-	-	-	-
of premiums received in notes in Third Class, . . .	-	-	-	-	-
of losses ascertained and unpaid, . . .	-	670 83	1,912 00	-	-
of losses claimed other than those ascertained and unpaid, . . .	-	600 00	-	-	-
of cash dividends paid to policy-holders, . . .	1,764 36	3,272 15†	931 61	-	1,668 44
of assessments beyond the notes, last year, . . .	-	-	-	-	-
owed for money borrowed, . . .	2,500 00*	11,288 99‡	-	-	-
Highest rate of interest paid, . . .	6 per cent.	-	-	-	6 per cent.
rate of interest received, . . .	6 per cent.	-	6 per cent.	6 per cent.	6 per cent.
Amount received for interest, . . .	3,275 63	422 17	1,760 00	3 03	4,640 26
insured on real estate, . . .	2,759,001 00	813,507 00	2,725,926 00	235,375 00	7,133,806 00
insured on personal property, . . .	299,350 00	1,255,297 00	485,562 00	188,603 00	727,337 00
of delinquent notes not charged to profit and loss account, . . .	5,321 49	-	-	15 00	-
paid for expenses, taxes and commissions, . . .	6,706 23	9,290 45§	2,354 97	1,167 81	7,763 96
Proportion of property insured in Massachusetts, . . .	Nearly all.	96 per cent.	$\frac{1}{2}$	All.	7,821,143 00
of loss on property situated in Massachusetts, . . .	All.	96½ per cent.	All.	All.	All.

* On thirty shares Shawmut Bank.

† \$1,615.48 for premiums returned on policies cancelled before expiration.

‡ Borrowed \$2,070 of this amount on pledge of \$8,842.78 of Deposit Notes.

§ Commissions, \$3,842.88; Office expenses, \$5,447.57.

a Deposit Notes.

	WESTFIELD MUTUAL FIRE, Westfield.	WESTFORD MUTUAL FIRE, Westford.	WEST NEWBURY MUTUAL FIRE, West Newbury.	WEYMOUTH AND BRAINTREE MUTUAL FIRE, Weymouth.	WORCESTER MUTUAL FIRE, Worcester.
Amount insured by existing policies in First Class, . . .	\$330,272 00	\$322,313 00	\$1,444,900 00	\$1,679,363 00	\$16,383,173 00
insured in Second Class, . . .	-	-	-	-	-
insured in Third Class, . . .	-	-	-	-	-
of premiums and deposits on same in First Class, . . .	11,446 91	21,565 00	71,000 00	124,169 09	1,093,547 44
of premiums and deposits in Second Class, . . .	-	-	-	-	-
of premiums and deposits in Third Class, . . .	-	-	-	-	-
of premiums and deposits rec'd in cash, First Class, . . .	3,860 93	623 43	-	25,868 32	227,386 87
of premiums and deposits in cash in Second Class, . . .	-	-	-	-	-
of premiums and deposits in cash in Third Class, . . .	-	-	-	-	-
of Bank Stock, (market value,) . . .	400 00	-	-	3,847 50	63,295 00
of Railroad Stock, (market value,) . . .	-	-	-	-	-
of Railroad Bonds, (market value,) . . .	-	-	-	-	2,500 00
invested in real estate, (cost on the books,) . . .	-	-	-	-	-
Other investments, . . .	2,519 10	-	75 00	1,386 00	126,783 14
Assets or securities of the Company pledged for liabilities, . . .	-	-	-	-	-
Cash on hand and in bank, . . .	600 00	239 59	-	2,170 83	6,794 20
in hands of agents, . . .	302 57	-	-	819 60	-
Amount of losses paid the past year in First Class, . . .	-	-	1,467 90	5,174 10	12,687 76
of losses paid in Second Class, . . .	-	-	-	-	-
of losses paid in Third Class, . . .	-	-	-	-	-
assessed on notes the past year, . . .	-	-	-	-	-
assessed beyond the amount of notes, . . .	-	-	-	-	-
of liability of the assured to further assessment, . . .	7,585 98	32,168 00	213,000 00	372,507 27	2,187,094 88
of assessments past due and not paid, . . .	-	-	-	-	-
of policies terminated the past year in First Class, . . .	95,200 00	14,600 00	-	496,406 00	2,832,842 00
of policies terminated in Second Class, . . .	-	-	-	-	-
of policies terminated in Third Class, . . .	-	-	-	-	-

Amount of policies issued the past year in First Class,	121,972 00	49,945 00	50,000 00	495,999 00	3,326,529 00
of policies issued in Second Class,	-	-	-	-	-
of policies issued in Third Class,	-	-	-	-	-
of cash received for such policies in First Class,	1,226 95	91 25	85 00	6,989 08	44,109 72
of cash received for such policies in Second Class,	-	-	-	-	-
of cash received for such policies in Third Class,	-	-	-	-	-
of cash paid for re-insurance,	-	-	-	-	-
of premiums rec'd in notes for same, First Class,	2,393 44	2,996 00	250 00	27,507 84	88,219 44
of premiums received in notes in Second Class,	-	-	-	-	-
of premiums received in notes in Third Class,	-	-	-	-	-
of losses ascertained and unpaid,	400 00	-	-	75 00	475 00
of losses claimed other than those ascertained and unpaid,	-	-	-	-	-
of cash dividends paid to policy-holders,	328 56	-	-	1,712 21	27,919 41
of assessments beyond the notes, last year,	-	-	-	-	-
owed for money borrowed,	-	-	1,500 00	-	-
Highest rate of interest paid,	-	-	-	-	-
rate of interest received,	6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Amount received for interest,	143 00	10 00	-	400 05	11,835 49
insured on real estate,	245,458 00	269,208 00	1,195,640 00	1,509,288 00	13,433,046 00
insured on personal property,	84,814 00	53,105 00	249,260 00	170,075 00	2,950,127 00
of delinquent notes not charged to profit and loss account,	16 00	-	-	-	-
paid for expenses, taxes, and commissions,	296 81	10 00	153 47	1,089 83	4,995 70
Proportion of property insured in Massachusetts,	$\frac{9.9}{100}$ All.	All.	$\frac{9.5}{100}$ All.	All.	All.
of loss on property situated in Massachusetts,	All.	All.	All.	All.	All.

A G G R E G A T E.

Amount insured by existing policies in First Class, . . .	\$208,735,327	26
insured in Second Class,	11,715,872	19
insured in Third Class,	929,232	00
insured in Fourth Class,	601,733	67
of premiums and deposits on same in First Class, . . .	9,554,639	78
of premiums and deposits in Second Class, . . .	575,641	33
of premiums and deposits in Third Class, . . .	18,145	49
of premiums and deposits in Fourth Class, . . .	24,970	78
of premiums and deposits rec'd in cash, First Class, . .	2,624,701	56
of premiums and deposits in cash in Second Class, . .	160,631	33
of premiums and deposits in cash in Third Class, . . .	9,072	24
of premiums and deposits in cash in Fourth Class, . .	12,485	39
of Bank Stock, (market value,)	837,750	75
of Railroad Stock, (market value,)	80,530	50
of Railroad Bonds, (market value,)	26,748	50
invested in real estate, (cost on the books,) . . .	28,676	47
Other investments,	1,072,110	65
Assets or securities of the Company pledged for liabilities, .	5,467	00
Cash on hand and in bank,	145,394	85
in hands of agents,	81,903	79
Amount of losses paid the past year in First Class, . .	391,899	00
of losses paid in Second Class,	46,963	00
of losses paid in Third Class,	6,963	87
of losses paid in Fourth Class,	10,850	18
assessed on notes the past year,	24,992	55
assessed beyond the amount of notes,	-	-
of liability of the assured to further assessment, . .	18,265,689	87
of assessments past due and not paid,	25,412	92
of policies terminated the past year in First Class, . .	56,338,705	19
of policies terminated in Second Class,	6,438,231	49
of policies terminated in Third Class,	662,680	00
of policies terminated in Fourth Class,	478,963	00
of policies issued the past year in First Class, . . .	66,397,350	93
of policies issued in Second Class,	7,034,126	33
of policies issued in Third Class,	603,800	00
of policies issued in Fourth Class,	489,498	67
of cash received for such policies in First Class, . .	797,519	90
of cash received for such policies in Second Class, . .	85,999	27
of cash received for such policies in Third Class, . . .	6,240	66
of cash received for such policies in Fourth Class, . .	11,109	96
of cash paid for re-insurance,	7,055	72
of premiums rec'd in notes for same, First Class, . .	2,020,073	38
of premiums received in notes in Second Class, . . .	181,370	86
of premiums received in notes in Third Class, . . .	-	-

Amount of premiums received in notes in Fourth Class, .	—	—
of losses ascertained and unpaid,	\$46,999	70
of losses claimed other than those ascertained and unpaid,	32,040	00
of cash dividends paid to policy-holders,	262,089	39
of assessments beyond the notes, last year,	5,552	05
owed for money borrowed,	53,084	69
Highest rate of interest paid,	12	per cent.
rate of interest received,	12	per cent.
Amount received for interest,	117,277	44
insured on real estate,	186,110,600	93
insured on personal property,	32,695,150	19
of delinquent notes not charged to profit and loss account,	7,866	74
paid for expenses, taxes and commissions,	195,435	29
Proportion of property insured in Massachusetts,	—	—
of loss on property situated in Massachusetts,	—	—

NOTE.—In the printed blank, the thirty-first interrogatory requires the “highest rate of interest received.” The question is answered in some of the returns, “six per cent., except on bank stocks,” and “eight per cent., including bank stocks,” &c. The question being imperfectly answered, the percentage is put down in the tables, as given, without regard to stocks owned.

R E M A R K S .

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856—Charter expires 1884.]

BAXTER COBB, *President*.

Secretary, JOHN N. NOYES.

Amount of Assets other than notes received for premium and deposits :—

Real Estate, (building for an office,)	\$452 25
Cash on hand,	205 58
Cash in hands of agents,	93 05
	\$750 88

Liabilities :—

Losses ascertained and unpaid,	\$171 00
Re-insurance at 50 per cent.,	2,090 82
	\$2,261 82

Liabilities, \$2,261 82

Assets, 750 88

Balance against the Company, . . . \$1,510 94

Assets brought forward,	\$567 20	Losses paid,	\$727 30	
Cash Premium,	1,282 49	Dividends,	71 90	
Interest,	2 63	Expenses,	356 24	
	\$1,852 32		\$1,155 44	
Balance,	\$696 88	Assets carried forward,	\$750 88	+\$54 00

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847—Charter expires 1875.]

NATHANIEL DULEY, *President*.

Secretary, O. W. SARGENT.

Amount of Assets other than notes received for premium and deposits :—

Notes on interest,	\$1,840 00
Deposits in Cape Ann Savings Bank,	200 00
Cash on hand	12 50
Uncollected assessments,	233 00
	\$2,285 50

Liabilities :—

Re-insurance at 50 per cent.,	200 35
	\$2,085 15

Assets brought forward,	\$2,036 16	Dividends, . . .	\$87 90	
Cash Premium, . . .	70 99	Expenses, . . .	32 50	
Interest, . . .	92 19			
Assessments, . . .	233 00			
			\$120 40	
Balance, . . .	\$2,432 34	Assets carried forward, \$2,285 50		—\$26 84

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated February 24, 1844—Charter expires 1872.]

JOHN DAGGETT, *President*.

Secretary, SAMUEL CARPENTER.

Amount of Assets other than notes received for premium and deposits:—

Deposited in Pawtucket Savings Bank, . . .	\$1,265 53	
Accrued interest on the same to Nov. 1, 1860, .	63 27	
Deposited in Providence Co. Savings Bank, .	688 29	
Accrued interest on the same to Nov. 1, 1860, .	34 41	
Cash on hand,	334 84	
		\$2,386 34
Liabilities:—		
Re-insurance, at 50 per cent.,		890 31
		\$1,496 03

Assets brought forward,	\$1,854 38	Expenses, . . .	\$292 50	
Cash Premium, . . .	637 34	Losses paid, . . .	10 00	
Interest, . . .	111 26			
	\$2,602 98		\$302 50	
Balance, . . .	\$2,300 48	Assets carried forward, \$2,386 34		+ \$85 86

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 8, 1860.]

WALDO HIGGINSON, *President*.

Secretary, E. H. SPRAGUE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Webster Bank,	\$100	\$1,000	\$109½	\$1,095 00
2 “ Columbian Bank,	100	200	109½	219 00
10 “ Bank of Commerce,	100	1,000	108¼	1,082 50
10 “ Eagle Bank	100	1,000	117	1,170 00
		\$3,200		\$3,566 50

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$3,566 50	
Bills receivable,	2,714 32	
Cash on hand,	3,784 38	
		\$10,065 20

Liabilities:—

Re-insurance at 50 per cent.,	5,226 33	
		\$1,838 87

Cash Premium,	\$10,452 66	Expenses,	\$427 96	
Balance,	\$10,024 70	Assets carr'd forward, \$10,065 20		+\$40 50

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH PORT.

[Incorporated March 2, 1833—Charter expires 1861.]

ZENAS D. BASSET, *President*.

Secretary, AMOS OTIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Barnstable Bank,	\$100	\$1,000	\$116	\$1,160 00
10 " Falmouth Bank,	100	1,000	90	900 00
12 " Tremont Bank, Boston,	100	1,200	121	1,452 00
		\$3,200		\$3,512 00

Railroad Stock:—

16 shares Cape Cod Railroad,	\$60	\$960	\$30	\$480 00
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Railroad Bonds:—

Cape Cod Railroad Bonds,	\$2,000 00			\$2,000 00
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Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$3,512 00	
Railroad stocks, (market value,)	480 00	
Railroad bonds, (market value,)	2,000 00	
Notes of individuals and city bond,	20,249 87	
Cash on hand,	1,640 41	
		\$27,882 28

Liabilities:—

Losses ascertained and unpaid,	\$938 00	
Re-insurance, at 50 per cent.,	16,925 33	
		17,863 33
		\$10,018 95

Assets brought forward,	\$27,470 26	Losses paid,	\$3,650 00	
Cash Premium,	6,452 74	Dividends,	3,805 82	
Interest,	1,659 07	Expenses,	525 97	
	\$35,582 07		\$7,981 79	
Balance,	\$27,600 28	Assets carr'd forward, \$27,882 28		+\$282 00

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March 6, 1835—Charter expires 1863.]

WALTER LAFLIN, *President.*

Secretary, JOHN A. WALKER.

Amount of Assets other than notes received for premium and deposits:—

Real estate, (cost on the books,)	\$2,331 80	
Promissory notes,	8,350 00	
Cash on hand,	1,522 25	
	<u> </u>	\$12,204 05

Liabilities:—

Losses ascertained and unpaid,	\$450 00	
Re-insurance at 50 per cent.,	13,215 37	
	<u> </u>	13,665 37

Liabilities, \$13,665 37

Assets, 12,204 05

Balance against the Company, \$1,461 32

Assets brought forward, \$11,372 82	Losses paid, . . . \$2,118 00
Cash Premium, . . . 4,256 80	Dividends, . . . 802 25
Interest, 616 93	Expenses, . . . 1,122 25
<u> </u> \$16,246 55	<u> </u> \$4,042 50
Balance, . . . \$12,204 05	Assets carr'd forward, \$12,204 05

BOOT AND SHOE MANUFACTURERS' INSURANCE COMPANY, LYNN.

[Incorporated April 4, 1854—Charter expires 1882.]

WILLIAM BASSETT, *President.*

Secretary, VALENTINE MEADER.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Shoe & Leather Dealers' Bank, \$100		\$1,500	\$127	\$1,905 00
10 " Bank of the Republic, . . . 100		1,000	100 $\frac{3}{4}$	1,007 50
15 " City Bank, of Lynn, . . . 100		1,500	108	1,620 00
6 " Mechanics' Bank, Lynn, . . . 100		600	125	750 00
		<u>\$4,600</u>		<u>\$5,282 50</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$5,282 50	
Loaned on endorsed note,	3,652 87	
Cash on hand,	4,468 73	
Due from agents,	1,963 00	
	<u> </u>	\$15,367 10

Liabilities:—

Re-insurance at 50 per cent.,	9,864 95
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\$5,502 15

Assets brought forward,	\$11,657 06	Losses paid, . .	\$4,175 00	
Cash Premium, . .	10,889 07	Dividends, . .	1,490 24	
Interest, . . .	926 62	Expenses, . .	2,170 02	
	<u>\$23,472 75</u>		<u>\$7,835 26</u>	
Balance, . . .	\$15,637 49	Assets carr'd forward,	\$15,367 10	—\$270 39

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850—Charter expires 1878.]

WILLIAM AMORY, *President.*

Secretary, E. E. MANTON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Webster Bank, . . .	\$.100	\$10,000	\$109½	\$10,950 00
167 “ State Bank, . . .	60	10,020	70½	11,773 50
100 “ New England Bank, . .	100	10,000	114	11,400 00
100 “ Merchants' Bank, . . .	100	10,000	102¾	10,275 00
100 “ City Bank, . . .	100	10,000	110	11,000 00
100 “ Bank of Commerce, . .	100	10,000	108¼	10,825 00
		<u>\$60,020</u>		<u>\$66,223 50</u>

Amount of Assets other than notes received for premium and deposits :—

Bank stocks, (market value,) . . .	\$66,223 50	
Cash on hand, . . .	19,281 48	
		<u>\$85,504 98</u>

Liabilities :—

Re-insurance at 50 per cent., . . .	38,194 62	
		<u>\$17,310 36</u>

Assets brought forward,	\$86,164 69	Losses paid, . .	\$31,411 41	
Cash Premium, . . .	77,423 68	Dividends, . .	37,431 11	
Interest, . . .	4,174 73	Expenses, . .	7,185 67	
	<u>\$167,763 10</u>		<u>\$76,028 19</u>	
Balance, . . .	\$91,734 91	Assets carr'd forward,	\$85,504 98	—\$6,229 93

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated February 13, 1829.]

WILLIAM H. TAYLOR, *President.**Secretary,* JOS. S. TILLINGHAST.

Amount of Assets other than notes received for premium and deposits :—

Cash on hand,	\$418 38
Liabilities:—	
Borrowed on the Company's credit, . . .	\$3,300 00
Losses ascertained and unpaid, . . .	850 00
Re-insurance at 50 per cent., . . .	12,617 50
	<u>\$16,767 50</u>

Assets brought forward, . . .	\$1,000 00	Losses paid, . . .	\$5,937 51	
Cash Premium, . . .	4,213 45	Expenses, . . .	2,795 64	
Interest, . . .	11 25			
Borrowed, . . .	3,300 00			
	<u>\$8,524 70</u>		<u>\$8,733 15</u>	
Balance, . . .	\$208 45	Assets carried forward, . . .	\$418 38	+209 93

NOTE.—The Bristol County Mutual confines its business to the insurance of dwelling-houses, and real estate of the first class only. At the time of effecting insurance, it receives in cash four per cent. on the amount of the premium note, and as its necessities require, makes assessments on the notes. All the expenses, including the pay of local agents, are paid from the five per cent. on the premium notes.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAM- BRIDGEPORT.

[Incorporated March 14, 1833—Charter expires 1861.]

JOSIAH W. COOK, *President.**Secretary,* HENRY THAYER.

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Cambridge City Bank, . . .	\$100	\$1,500	\$101	\$1,515 00

Amount of Assets other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$1,515 00
Loaned on real estate mortgages,	9,415 00
Loaned on notes with collateral,	6,350 00
Cash on hand,	679 28
Due from agents,	687 32
	<u>\$18,646 60</u>

Liabilities :—

Re-insurance at 50 per cent.,	12,708 48
	<u>\$5,938 12</u>

Assets brought forward,	\$17,800 47	Losses paid, . . .	\$953 88	
Cash Premium, . . .	7,064 17	Dividends, . . .	2,302 22	
Interest, . . .	760 71	Expenses, . . .	2,607 23	
	<u>\$25,625 35</u>		<u>\$5,863 33</u>	
Balance, . . .	\$19,762 02	Assets carr'd forward,	\$18,646 60	—\$1,115.42

CHARLESTOWN MUTUAL FIRE INSURANCE COMPANY, CHARLESTOWN.

[Incorporated March 23, 1836—Charter expires 1864.]

CHARLES THOMPSON, *President.*

Secretary, JAMES G. FULLER.

Amount of Assets other than notes received for premium and deposits:—

Loaned on mortgage of real estate, . . .	\$5,500 00	
Loaned on stocks and other collateral, . . .	27,614 98	
Cash on hand,	114 36	
Due from agents,	9,700 89	
	<u></u>	\$42,930 23

Liabilities:—

Losses ascertained and unpaid,	\$3,150 00	
Re-insurance at 50 per cent.,	39,320 00	
	<u></u>	42,470 00
		<u>\$460 23</u>

Assets brought forward,	\$28,108 04	Losses paid, . . .	\$17,865 97	
Cash Premium, . . .	38,708 79	Dividends, . . .	2,562 21	
Interest, . . .	523 96	Re-insurance, . . .	2,578 28	
		Expenses, . . .	7,518 70	
	<u>\$67,340 79</u>		<u>\$30,525 16</u>	
Balance, . . .	\$36,815 63	Assets carr'd forward,	\$42,930 23	+\$6,114 60

CHELSEA MUTUAL FIRE INSURANCE COMPANY, CHELSEA.

[Incorporated April 22, 1847—Charter expires 1875.]

JESSE GOULD, *President.*

Secretary, J. B. LOOMIS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Tradesmans' Bank,	\$100	\$5,000	\$100	\$5,000 00
10 " North Bank,	100	1,000	100 $\frac{1}{4}$	1,002 50
10 " Revere Bank,	100	1,000	105 $\frac{1}{2}$	1,055 00
		<u>\$7,000</u>		<u>\$7,057 50</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$7,057 50	
60 shares Chelsea Gas Light Company,	6,000 00	
Cash on hand,	1,890 20	
Due from agents,	236 56	
Assessments past due and not paid,	874 53	
<i>Amount carried forward,</i>	<u></u>	\$16,058 79

<i>Amount of Assets brought forward, . . .</i>		\$16,058 79
Liabilities:—		
Losses ascertained and unpaid, . . .	\$1,350 00	
Losses claimed other than those ascertained and unpaid, . . .	5,300 00*	
Re-insurance at 50 per cent., . . .	5,829 19	
		<u>12,479 19</u>
		\$3,579 60

Assets brought forward,	\$15,100 20	Losses paid, . . .	\$6,376 79	
Cash Premium, . . .	9,085 77	Dividends, . . .	141 79	
Interest, . . .	1,845 00	Expenses, . . .	2,764 02	
Borrowed, . . .	2,100 00	Paid Loan, . . .	1,200 00	
	<u>\$23,130 97</u>		<u>\$10,482 60</u>	
Balance, . . .	\$17,648 37	Assets carr'd forward,	\$16,058 79	—\$1,589.58

* Claims amounting to \$4,500 are before the Supreme Judicial Court, on questions of law, having been decided in favor of the Company by one Judge of the Superior Court, and one Judge of the Supreme Judicial Court.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BRIGHTON.

[Incorporated March 7, 1846—Charter expires 1874.]

E. C. SPARHAWK, *President.*

Secretary, S. W. TROWBRIDGE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Safety Fund Bank, . . .	\$100	\$5,000	\$104	\$5,200 00
30 " Hide and Leather Bank, . . .	100	3,000	107	3,210 00
3 " Cambridge Market Bank, . . .	100	300	97	291 00
		<u>\$8,300</u>		<u>\$8,701 00</u>

Railroad Stocks:—

4 shares Boston and Lowell Railroad, .	\$500	\$2,000	\$545	\$2,180 00
23 " Boston & Worcester R. R., .	100	2,300	110½	2,541 50
		<u>\$4,300</u>		<u>\$4,721 50</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,) . . .	\$8,701 00
Railroad stocks, (market value,) . . .	4,721 50
Loaned on endorsed notes, . . .	4,517 87
Cash on hand, . . .	438 44
Due from agents, . . .	4,333 52
Assessments due under "old system," . . .	4,561 70
<i>Amount carried forward, . . .</i>	<u>\$27,274 03</u>

Amount of Assets brought forward, \$27,274 03

Liabilities:—

Losses ascertained and unpaid, 1st class,	\$509 00	
Losses ascertained and unpaid, 2d class,	5,200 00	
Losses claimed, other than those ascertained and unpaid, 2d class,	5,240 00	
Re-insurance at 50 per cent.,	30,446 62	
		\$41,395 62
Liabilities,	\$41,395 62	
Assets,	27,274 03	
Balance against the Company,	\$14,121 59	

Assets brought forward,	\$29,931 96	Losses paid,	\$22,248 69	
Cash Premium,	27,008 75	Dividends,	2,536 68	
Interest,	1,284 88	Expenses,	6,141 85	
	\$58,225 59		\$30,927 22	
Balance,	\$27,298 37	Assets carr'd forward,	\$27,274 03	—\$24 34

CITY MUTUAL FIRE INSURANCE COMPANY, ROXBURY.

[Incorporated April 11, 1846—Charter expires 1874.]

AARON D. WILLIAMS, *President.*

Secretary, GEORGE GREGERSON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
12 shares Peoples' Bank,	\$100	\$600	\$103	\$636 00

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$636 00	
Notes secured by collateral,	4,997 00	
Cash on hand,	247 00	
		\$5,880 00
Liabilities:—		
Re-insurance at 50 per cent.,	4,160 00	
		\$1,720 00

Assets brought forward,	\$4,206 00	Losses paid,	\$12 00	
Cash Premium,	1,571 48	Expenses,	300 00	
Interest,	360 00			
	\$6,137 48		\$312 00	
Balance,	\$5,825 48	Assets carried forward,	\$5,880 00	+\$54 52

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845—Charter expires 1873.]

MARTIN LINCOLN, *President.*

Secretary, J. Q. A. LOTHROP.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
3 shares Merchants' Bank, . . .	\$.100	\$300	\$102 $\frac{3}{4}$	\$308 25
6 " City Bank,	100	600	110	660 00
		<u>\$900</u>		<u>\$968 25</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$968 25
Deposited in Cohasset Savings Bank,	623 62
Note against town of Cohasset,	200 00
Note against First Parish, Cohasset,	162 69
Henry J. Turner's note,	37 23
Cash on hand,	209 83
	<u>\$2,201 62</u>

Liabilities:—

Re-insurance at 50 per cent.,	1,122 68
	<u>\$1,078 94</u>

Assets brought forward,	\$1,955 94	Losses paid,	\$30 00	
Cash Premium,	231 15	Expenses,	151 62	
Interest,	115 74	Dividends,	499 14	
		Re-insurance,	123 52	
	<u>\$2,302 83</u>		<u>\$804 38</u>	
Balance,	\$1,498 45	Assets carried forward,	\$2,201 62	+\$703 17

CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated April 13, 1849—Charter expires 1877.]

LUTHER BODMAN, Jr., *President.*

Secretary, H. W. BILLINGS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
53 shares Conway Bank,	\$.100	\$5,300	\$105	\$5,565 00
10 " Greenfield Bank,	100	1,000	110	1,100 00
		<u>\$6,300</u>		<u>\$6,665 00</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$6,665 00
Real estate, (cost on the books,)	3,755 59
Other investments,	3,847 36
Cash on hand,	2,105 96
Due from agents,	522 55
	<u>\$16,896 46</u>

Liabilities:—

Re-insurance at 50 per cent.,	16,380 65
	<u>\$515 81</u>

NOTE.—The Stock and Mutual departments of the Conway Fire Insurance Company, under the Act of the legislature of Massachusetts, entitled “An Act in addition to an Act to incorporate the Conway Stock and Mutual Fire Insurance Company, approved March 31, 1860,” were separated in July last, and the Conway Mutual Fire Insurance Company organized and assumed the business and risks of the Mutual Department of said Company. All its other risks and business were assumed by the Conway Fire Insurance Company of Boston.

Assets brought forward,	\$14,947 13	Losses paid, . .	\$1,781 00	
Cash Premium, . .	7,391 94	Dividends, . .	1,948 62	
Interest, . . .	729 61	Expenses, . .	1,400 55	
		Loan refunded, .	8,911 29	
	<u>\$23,068 68</u>		<u>\$14,041 46</u>	
Balance, . . .	\$9,027 22	Assets carr'd forward,	\$16,896 46	+\$7,869 24

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 22, 1837—Charter expires 1865.]

ABRAHAM F. HOWE, *President*.

Secretary, IRA CLEVELAND.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
12 shares Dedham Bank, . . .	.\$100	\$1,200	\$112	\$1,344 00

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,) . . .	\$1,344 00	
Notes secured,	1,832 90	
Cash on hand,	1,088 48	
	<u></u>	\$4,265 38

Liabilities:—

Balance due agents,	\$132 47	
Re-insurance at 50 per cent.,	1,609 27	
	<u></u>	1,741 74
		<u>\$2,523 64</u>

Assets brought forward,	\$3,807 24	Losses paid, . .	\$955 00	
Cash Premium, . . .	3,094 84	Dividends, . .	1,028 64	
Interest,	120 00	Expenses, . .	631 46	
	<u>\$7,022 08</u>		<u>\$2,615 10</u>	
Balance,	\$4,406 98	Assets carried forward,	\$4,265 38	—\$141 60

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, DORCHESTER.

[Incorporated March 16, 1855—Charter expires 1883.]

A. CHURCHILL, *President.*

Secretary, W. F. TEMPLE.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares Blue Hill Bank, Dorchester,	\$.100	\$1,500	\$108	\$1,620 00

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$1,620 00	
Notes receivable, secured by mortgages on real estate or stocks, as collateral,	31,033 02	
Office property,	400 00	
Accrued interest,	367 00	
Cash on hand,	3,707 14	
Due from agents,	4,881 81	
		\$42,008 97

Liabilities:—

Losses ascertained and unpaid,	\$3,000 00	
Losses claimed other than those ascertained and unpaid,	1,750 00	
Re-insurance at 50 per cent.,	36,291 18	
		41,041 18
		\$967 79

Assets brought forward,	\$38,955 44	Losses paid, . . .	\$15,235 16	
Cash Premium, . . .	27,015 17	Dividends, . . .	2,729 33	
Interest,	1,948 28	Expenses, . . .	7,661 39	
	\$67,918 89		\$25,625 88	
Balance,	\$42,293 01	Assets carr'd forward,	\$42,008 97	—\$284 04

EAGLE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1853—Charter expires 1881.]

HENRY EARL, *President.*

Secretary, E. T. UNDERHILL.

Amount of Assets other than notes received for premium and deposits:—

Loan on mortgage of real estate,	\$601 20	
Loan on call, with security,	900 00	
Bills receivable with security,	1,450 50	
Bills receivable without security,	126 18	
Accrued interest,	124 25	
Cash on hand,	1,839 24	
Due from agents, and policies on hand not paid,	3,808 49	
<i>Amount of Assets carried forward,</i>		\$8,849 86

Amount of Assets brought forward, . . . \$8,849 86

Liabilities:—

Losses ascertained and unpaid,	\$384 13	
Losses claimed other than those ascertained and unpaid,	1,000 00*	
Re-insurance at 50 per cent.,	12,253 98	
		\$13,638 11
Liabilities,	\$13,638 11	
Assets,	8,849 86	
Balance against the Company, .	\$4,788 25	

Assets brought forward,	\$9,348 98	Losses paid, . .	\$5,555 60	
Cash Premium, . . .	14,044 83	Dividends, . .	2,925 11	
Interest,	34 27	Expenses, . .	5,472 23	
	\$23,428 08		\$13,952 94	
Balance,	\$9,475 14	Assets carried forward,	\$8,849 86	—\$625 28

* \$1,000 claimed, but only about \$200 supposed to be due.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829—Charter expires 1885.]

GEORGE NICHOLS, *President,*

Secretary, JOHN H. NICHOLS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares Asiatic Bank,	\$30	\$1,800	\$35	\$2,100 00
30 " Commercial Bank,	66 $\frac{2}{3}$	2,000	72 $\frac{1}{2}$	2,175 00
30 " Exchange Bank,	66 $\frac{2}{3}$	2,000	68	2,040 00
20 " Naumkeag Bank,	100	2,000	100	2,000 00
20 " Mercantile Bank,	100	2,000	96	1,920 00
25 " Salem Bank,	75	1,875	71	1,775 00
24 " Merchants' Bank,	50	1,200	51	1,224 00
20 " National Bank, Boston, . .	100	2,000	106	2,120 00
15 " Maverick Bank, Boston, . .	100	1,500	105	1,575 00
15 " Traders' Bank, Boston, . .	100	1,500	101	1,515 00
20 " Village Bank, Danvers, . .	100	2,000	105	2,100 00
8 " Warren Bank, South Danvers,	100	800	108	864 00
		\$20,675		\$21,408 00

20 shares Bass River Bank, (market value not known,)

Railroad Bonds:—

\$2,000 Essex Railroad bonds,	\$2,000	\$1,400
\$1,000 Mad River and Lake Erie Railroad, .	1,000	300
\$600 Eastern Railroad bonds,	600	606
	\$3,600	\$2,306

Amount of Assets other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$21,408 00		
Railroad bonds, (market value,)	2,306 00		
City of Brooklyn bonds,	1,500 00		
City of Louisville bonds,	865 00		
Salem Gas Company's stock,	1,500 00		
Boston Exchange Company's stock,	500 00		
Cash on hand,	148 54		
			\$28,227 54
Liabilities :—			
Losses ascertained and unpaid,	\$150 00		
Re-insurance at 50 per cent.,	11,684 70		
			11,834 70
			\$16,392 84

Assets brought forward,	\$26,154 48	Losses paid, . . .	\$3 48	
Cash Premium, . . .	3,374 50	Dividends, . . .	2,600 21	
Interest, . . .	1,745 58	Expenses, . . .	515 16	
	\$31,274 56		\$3,118 85	
Balance, . . .	\$28,155 71	Assets carr'd forward,	\$28,227 54	+ \$71 83

FAYETTE MUTUAL FIRE INSURANCE COMPANY, LAWRENCE.

[Incorporated April 6, 1855—Charter expires 1883.]

DANA SARGENT, *President.* Secretary, A. C. CHADWICK.

Amount of Assets other than notes received for premium and deposits :—

Cash on hand,	\$251 13		
Due from agents,	749 41		
Assessments past due and not paid,	4,500 00		
Office furniture,	100 00		
			\$5,600 54
Liabilities :—			
Loss claimed,	\$1,000 00*		
Loss claimed,	1,725 00†		
Borrowed on Treasurer's note,	2,010 00		
Re-insurance at 50 per cent.,	3,711 46		
			8,446 46
Liabilities,	\$8,446 46		
Assets,	5,600 54		
Balance against the Company,	\$2,845 92		

* Claimed on a policy that was never taken from the office. † Now in Court.

Assets brought forward,	\$4,392 00	Losses paid, . . .	\$3,440 00	
Cash Premium, . . .	4,980 86	Re-insurance, . . .	15 39	
Borrowed, . . .	810 00	Expenses, . . .	1,644 80	
Assessment, . . .	500 00			
	<u>\$10,682 86</u>		<u>\$5,100 19</u>	
Balance, . . .	\$5,582 67	Assets carried forward,	\$5,600 54	+\$17 87

FARMERS' MUTUAL FIRE INSURANCE COMPANY, GEORGETOWN.

[Incorporated February 24, 1844—Charter expires 1872.]

THOMAS E. PAYSON, *President*.

Secretary, WILLIAM BOYNTON.

Amount of Assets other than notes received for premium and deposits :—

Due from agents,	\$444 66	
Uncollected assessments,	<u>2,313 00</u>	\$2,757 66

Liabilities :—

Borrowed money,	\$2,911 39	
Re-insurance at 50 per cent.,	<u>4,665 19</u>	7,576 58

Liabilities, \$7,576 58

Assets, 2,757 66

Balance against the Company, . . . \$4,818 92

Assets brought forward,	\$3,767 22	Losses paid, . . .	\$1,375 00	
Cash Premium, . . .	755 95	Expenses, . . .	1,051 55	
Borrowed, . . .	<u>937 62</u>		<u>\$2,426 55</u>	
	\$5,460 79			
Balance, . . .	\$3,034 24	Assets carried forward,	\$2,757 66	—\$276 58

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated March 23, 1847—Charter expires 1875.]

NATHANIEL WOOD, *President*.

Secretary, ABEL THURSTON.

Amount of Assets other than notes received for premium and deposits :—

Fitchburg & Worcester R.R. bonds, (market val.,)	\$7,000 00	
Notes secured by mortgages on real estate and good personal security,	43,424 08	
Cash on hand,	227 01	
Uncollected assessment, (2d class,)	<u>431 88</u>	\$51,082 97

Liabilities :—

Re-insurance at 50 per cent.,	26,984 95
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\$24,098 02

Assets brought forward,	\$48,486 60	Losses paid, . .	\$12,117 10	
Cash Premium, . .	22,915 93	Dividends, . .	9,109 23	
Interest, . . .	2,442 37	Expenses, . .	1,886 21	
Assessment, . .	431 88			
	<u>\$74,276 78</u>		<u>\$23,112 54</u>	
Balance, . . .	\$51,164 24	Assets carr'd forward,	\$51,082 97	—\$81 27

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated February 10, 1823—Charter expires 1863.]

SAMUEL H. REED, *President*.

Secretary, CHARLES MATTOON.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
27 shares Greenfield Bank, . .	\$.100	\$2,700	\$112	\$3,024 00
9 “ Franklin County Bank, . .	100	900	112	1,008 00
10 “ Conway Bank, . . .	100	1,000	105	1,050 00
10 “ Shelburne Bank, . . .	100	1,000	105	1,050 00
		<u>\$5,600</u>		<u>\$6,132 00</u>

Amount of Assets other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$6,132 00	
Cash in Franklin Savings Bank,	1,000 00	
Safe and other office furniture,	219 17	
Cash notes with good security,	2,738 00	
Cash on hand,	445 86	
Due from agents,	265 07	
		<u>\$10,800 10</u>

Liabilities :—

Losses ascertained and unpaid,	\$800 00	
Re-insurance at 50 per cent.,	7,574 21	
		<u>8,374 21</u>
		<u>\$2,425 89</u>

Assets brought forward,	\$7,389 84	Losses paid, . .	\$10 75	
Cash Premium, . . .	4,029 87	Dividends, . .	700 05	
Interest,	578 59	Expenses, . .	678 73	
	<u>\$11,998 30</u>		<u>\$1,389 53</u>	
Balance, . . .	\$10,608 77	Assets carr'd forward,	\$10,800 10	+ \$191 33

GROVELAND MUTUAL INSURANCE COMPANY, GROVELAND.

[Incorporated March 8, 1828—Charter expires 1884.]

NATHANIEL H. GRIFFITH, *President*.*Secretary*, NATHANIEL LADD.

Amount of Assets other than notes received for premium and deposits:—

Iron safe, books, &c.,	\$200 00	
Due from agents,	2,400 00	
	<u> </u>	\$2,600 00
Liabilities:—		
Losses ascertained and unpaid,	\$30 00	
Borrowed on Treasurer's note,	2,133 00	
	<u> </u>	2,163 00
		<u> </u>
		\$437 00

Assets brought forward,	\$187 00	Losses paid,	\$1,103 00	
Cash Premium,	115 00	Expenses,	200 00	
Borrowed,	2,133 00	Loan refunded,	480 00	
	<u>\$2,435 00</u>		<u>\$1,783 00</u>	
Balance,	\$652 00	Assets carried forward, \$2,600 00		+\$1,948 00

HAMILTON MUTUAL INSURANCE COMPANY, SALEM.

[Incorporated February 10, 1852—Charter expires 1880.]

WILLIAM C. PRESCOTT, *President*.*Secretary*, JOHN BURNHAM.

Railroad Stock owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
22 shares Concord Railroad,	\$50	\$1,100	\$55½	\$1,220 00
46 " Michigan Central Railroad,	100	4,600	62	2,852 00
47 " Old Colony Railroad,	100	4,700	109	5,123 00
12 " Michigan Southern Railroad,	100	1,200	17½	210 00
		<u>\$11,600</u>		<u>\$9,405 00</u>

Railroad Bonds:—

\$2,000 Rutland 1st mortgage,	\$2,000	\$840 00
\$1,000 Ogdensburg,	1,000	720 00
\$1,000 Vermont Central,	1,000	230 00
	<u>\$4,000</u>	<u>\$1,790 00</u>

Amount of Assets other than notes received for premium and deposits:—

Railroad stocks, (market value,)	\$9,405 00
Railroad bonds, (market value,	1,790 00
Mortgages of real estate,	9,946 00
Notes secured by personal & collateral security,	2,083 21
Personal property,	700 00
Cash on hand,	1,940 37
Due from agents,	5,168 00
Amount carried forward,	<u> </u>
	\$31,032 58

Amount brought forward,			\$31,032 58
Liabilities :—			
Losses claimed,		\$350 00*	
Borrowed on pledge of stocks,		5,467 00	
Re-insurance at 50 per cent.,		20,879 95	
			26,696 95
			\$4,335 63

Assets brought forward,	\$29,705 37	Losses paid,	\$22,626 68	
Cash Premium,	25,179 90	Dividends,	1,494 00	
Interest,	484 00	Expenses,	7,305 00	
Borrowed,	5,467 00	Loan refunded,	500 00	
	\$60,836 27		\$31,925 68	
Balance,	\$28,910 59	Assets carr'd forward,	\$31,032 58	+\$2,121 99

* This does not include several losses for which suits are pending, and which it is estimated can in no case exceed \$5,000.

HAMPSHIRE MUTUAL INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830—Charter expires 1878.]

SAMUEL F. LYMAN, *President.*

Secretary, HARVEY KIRKLAND.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Northampton Bank,	\$.100	\$500	\$125	\$625 00

Railroad Stock :—

45 shares Connecticut River Railroad,	\$.100	\$4,500	\$87	\$3,915 00
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Amount of Assets other than notes received for premium and deposits :—

Bank stock, (market value,)		\$625 00	
Railroad stock, (market value,)		3,915 00	
Notes secured by good and sufficient endorsers, and			
by mortgages on real estate,		31,050 00	
Cash on hand,		1,666 21	
			\$37,256 21
Liabilities :—			
Re-insurance at 50 per cent.,			24,750 18
			\$12,506 03

Assets brought forward,	\$35,679 98	Losses paid,	\$3,808 13	
Cash Premium,	9,040 71	Dividends,	4,925 02	
Interest,	2,239 45	Expenses,	1,228 48	
	\$46,960 14		\$9,961 63	
Balance,	\$36,998 51	Assets carr'd forward,	\$37,256 21	+\$257 70

HAVERHILL MUTUAL FIRE INSURANCE CO., HAVERHILL.

[Incorporated February 19, 1831—Charter expires 1879.]

ALFRED KITTREDGE, *President*.*Secretary*, DAVID BOYNTON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
3 shares Merrimac Bank, Haverhill, .	\$75	\$225	\$82	246 00
10 “ Safety Fund Bank, Boston, .	100	1,000	104	1,040 00
9 “ Union Bank, Boston, .	100	900	118	1,062 00
30 “ Essex Bank, Haverhill, .	100	3,000	105	3,150 00
		<u>\$5,125</u>		<u>\$5,498 00</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$5,498 00	
Notes secured by mortgage and collateral, .	5,286 78	
Cash on hand,	390 75	
Due from agents,	3,353 58	
Unpaid assessments in third and fourth classes (discontinued,)	6,973 48	
	<u> </u>	\$21,502 59

Liabilities:—

Losses ascertained and unpaid in first class, .	\$1,580 00	
Losses ascertained and unpaid in second class,	3,202 48	
Borrowed on pledge of bank stocks, . . .	3,438 00	
Re-insurance at 50 per cent.,	15,906 97	
	<u> </u>	\$24,127 45

Liabilities, \$24,127 45

Assets, 21,502 59

Balance against the Company, \$2,624 86

Assets brought forward, \$27,461 71	Losses paid, . . . \$9,035 48
Cash Premium, . . . 8,568 94	Dividends, . . . 1,592 77
Interest, 845 18	Expenses, . . . 3,115 54
	Paid Loan, . . . 1,138 00
<u>\$36,875 83</u>	<u>\$14,881 79</u>
Balance, . . . \$21,994 04	Assets carr'd forward, \$21,502 59
	—\$491 45

HINGHAM MUTUAL INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826—Charter expires 1874.]

SOLOMON LINCOLN, *President*.*Secretary*, DAVID HARDING.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
53 shares Hingham Bank, . . .	\$70	\$3,710	\$74	\$3,922 00
50 " Old Colony Bank, . . .	100	5,000	104	5,200 00
15 " Abington Bank, . . .	100	1,500	112	1,680 00
15 " North Bridgewater Bank, . . .	100	1,500	115	1,725 00
10 " Globe Bank, . . .	100	1,000	123	1,230 00
13 " Hamilton Bank, . . .	100	1,300	128	1,664 00
29 " Eagle Bank, . . .	100	2,900	117	3,393 00
12 " Union Bank, . . .	100	1,200	118	1,426 00
50 " State Bank, . . .	60	3,000	70	3,500 00
20 " Bank of North America, . . .	100	2,000	107	2,140 00
15 " Bank of Commerce, . . .	100	1,500	108 $\frac{1}{4}$	1,623 75
45 " Webster Bank, . . .	100	4,500	109	4,905 00
		<hr/>		<hr/>
		\$29,110		\$32,408 75

Railroad Stocks:—

50 shares Old Colony & Fall River R. R.,	\$100	\$5,000	\$109	\$5,450 00
30 " Western Railroad, . . .	100	3,000	115	3,450 00
25 " Taunton Branch Railroad, . . .	100	2,500	110	2,750 00
		<hr/>		<hr/>
		\$10,500		\$11,650 00

Railroad Bonds:—

\$3,000 Rutland 1st mortgage 7 per cent., . . .	\$3,000	\$1,260 00
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Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$32,408 75
Railroad stocks, (market value,)	11,650 00
Railroad bonds, (market value,)	1,260 00
Real estate, (cost on the books,)	4,027 83
Notes secured by mortgage of real estate,	19,656 00
Notes with personal and collateral security,	10,226 00
Plymouth water scrip,	3,500 00
Accrued interest,	1,608 47
Cash on hand,	1,254 77
Due from agents,	2,042 72
	<hr/>
	\$87,634 54

Liabilities:—

Losses ascertained and unpaid,	\$200 00
Re-insurance at 50 per cent.,	52,876 13
	<hr/>
	53,076 13
	<hr/>
	\$34,558 41

Assets brought forward,	\$81,418 85	Losses paid, . .	\$4,967 62	
Cash Premium, . .	18,536 27	Dividends, . .	10,117 68	
Interest, . . .	5,260 30	Expenses, . .	2,033 21	
		Paid Loan, . .	2,000 00	
	<u>\$105,215 42</u>		<u>\$19,118 51</u>	
Balance, . . .	\$86,096 91	Assets carr'd forward,	\$87,634 54	+\$1,537 63

HOLLISTON MUTUAL FIRE INSURANCE COMPANY, HOLLISTON.

[Incorporated February 2, 1841—Charter expires 1869.]

CYRUS HOUGHTON, *President.*

Secretary, OTIS B. BULLARD.

Amount of Assets other than notes received for premium and deposits:—

Iron safe, books and stationery, . . .	\$250 00	
Cash on hand,	57 02	
Due from agents,	404 36	
Unpaid assessments,	8,413 84	
	<u> </u>	\$9,125 22

Liabilities:—

Borrowed on Treasurer's note,	\$5,890 00	
Loss ascertained and unpaid,	100 00	
Loss claimed other than those ascertained and unpaid,	1,300 00*	
Re-insurance at 50 per cent.,	4,736 97	
	<u> </u>	\$12,026 97

Liabilities, \$12,026 97

Assets, 9,125 22

\$2,901 75

Assets brought forward,	\$774 25	Losses paid, . .	\$7,017 00	
Cash Premium, . . .	909 63	Loan refunded, . .	1,293 65	
Borrowed,	5,890 00	Expenses, . . .	480 00	
Assessments, . . .	8,017 00			
	<u>\$15,590 88</u>		<u>\$8,790 65</u>	
Balance,	\$6,800 23	Assets carried forward,	\$9,125 22	+\$2,324 99

* This claim is contested by the Company.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843—Charter expires 1871.]

AUGUSTUS STRONG, *President*.*Secretary*, JOHN T. BURNHAM.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
15 shares City Bank, Lynn, . . .	\$100	\$1,500 00	\$105	\$1,575
33 “ Salem Bank, . . .	75	2,475 00	71	2,343
54 “ Mercantile Bank, Salem, . .	100	5,400 00	99	5,346
53 “ Exchange Bank, “ . . .	66 $\frac{2}{3}$	3,533 51	68	3,604
7 “ Commercial Bank, “ . . .	66 $\frac{2}{3}$	466 69	70	490
62 “ Naumkeag Bank, “ . . .	100	6,200 00	100	6,200
75 “ Asiatic Bank, “ . . .	30	2,250 00	38	2,850
27 “ Merchants' Bank, “ . . .	50	1,350 00	50	1,350
25 “ Bank of Commerce, Boston, .	100	2,500 00	108 $\frac{1}{4}$	2,706 $\frac{1}{4}$
10 “ Hide and Leather Bank, “ . .	100	1,000 00	107	1,070
80 “ Revere Bank, “ . . .	100	8,000 00	105 $\frac{1}{2}$	8,440
		<hr/> \$34,675 20		<hr/> \$35,974 $\frac{1}{4}$

Cost on the books:—

First Class, . . .	\$18,220 70
Second Class, . . .	16,960 13

Railroad Stocks:—

20 shares Concord Railroad, . . .	\$50	\$1,000	\$55 $\frac{1}{2}$	\$1,110
16 “ Old Colony and Fall River Railroad, . . .	100	1,600	109	1,744
10 “ Fitchburg Railroad, . . .	100	1,000	103	1,030
16 “ Michigan Central Railroad, .	100	1,600	62	992
27 “ Portland, Portsmouth and Saco Railroad, . . .	100	2,700	100 $\frac{1}{2}$	2,713 $\frac{1}{2}$
10 “ Western Railroad, . . .	100	1,000	115	1,150
		<hr/> \$8,900		<hr/> \$8,739 $\frac{1}{2}$

Cost on the books:—

First Class, . . .	\$2,353 75
Second Class, . . .	5,978 13

Railroad Bonds:—

		Cost.
\$1,000 Ogdensburg R. R. bonds, 1st mort. 7's, (First Class,)	\$1,000	\$922 50
\$3,000 Michigan Southern and Northern Indi- ana Railroad bonds, 2d mort. 7's. (Second Class,)	3,000	3,000 00
	<hr/> \$4,000	<hr/> \$3,922 50

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$35,974 25	
Railroad stocks, (market value,)	8,739 50	
Railroad bonds, (cost—market val. not known,)	3,922 50	
Real estate, (Second Class,)	2,415 17	
Loaned on mortgages, (First Class,)	20,700 00	
Loaned on mortgages, (Second Class,)	22,888 86	
Notes receivable, with collateral, (First Class,)	1,459 88	
Notes receivable, with collateral, (Second Class)	5,340 32	
Sundry assets, premium due office, &c., (First Class,)	1,154 03	
Sundry assets, premium due office, &c., (Second Class,)	1,143 25	
Boston city stock, 5's,	\$4,005 00	
Bangor city stock, 6's,	1,002 50	
Albany city stock, 6's,	1,000 00	
Milwaukie bridge loan, 7's,	1,507 10	
Chicago sewerage stock, 7's,	2,930 00	
	<u>10,444 60*</u>	
Cash on hand, (First Class,)	3,257 09	
Cash on hand, (Second Class,)	6,035 54	
Due from agents, (First Class,)	1,449 20	
Due from agents, (Second Class,)	<u>2,758 36</u>	
		\$127,682 55
Liabilities:—		
Losses ascertained and unpaid, (Second Class,)	\$76 79	
Losses claimed other than those ascertained and unpaid, (Second Class,)	3,100 00†	
Re-insurance at 50 per cent.,	<u>60,503 57</u>	
		63,680 36
		<u>\$64,002 19</u>

Assets brought forward, \$114,050 83	Losses paid, . . . \$30,284 32	
Cash Premium, . . . 54,129 07	Dividends, . . . 8,035 86	
Interest, . . . 6,752 30	Expenses, . . . 11,242 85	
	<u>\$49,563 03</u>	
Balance, . . . \$125,369 17	Assets carried forw'd, \$127,682 55	+\$2,313 38

* First Class, \$4,734.39; Second Class, \$5,710.21.

† \$2,000 of this amount rejected by the Company as fraudulent nearly a year since, and no suit commenced.

HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCK-BRIDGE.

[Incorporated March 31, 1854—Charter unlimited.]

JONATHAN E. FIELD, *President*.*Secretary*, HENRY J. DUNHAM.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
5 shares Housatonic Bank,	\$100	\$500	\$105	\$525 00

Railroad Stocks :—

5 shares Stockbridge and Pittsfield R. R., 100	500	90	450 00
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Amount of Assets other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$525 00	
Railroad stocks, (market value,)	450 00	
Loaned on mortgage of real estate,	300 00	
Fire proof safe and other office furniture,	160 00	
Loaned on call, (secured,)	47 80	
Cash on hand,	340 79	
Due from agents,	204 03	
		\$2,027 62

Liabilities :—

Re-insurance at 50 per cent.,	\$7,068 76
Liabilities,	\$7,068 76
Assets,	2,027 62

Balance against the Company, . . . \$5,041 14

Assets brought forward,	\$2,178 27	Losses paid,	\$2,251 57	
Cash Premium,	3,013 43	Dividends,	449 53	
		Expenses,	633 78	
	\$5,191 70		\$3,334 88	
Balance,	\$1,856 82	Assets carried forward, \$2,027 62		+\$170 79

HOME MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 14, 1859—Charter unlimited.]

JOSEPH YOUNG, *President*.*Secretary*, EBEN W. KEYES.

Amount of Assets other than notes received for premium and deposits :—

Loaned and bearing interest,	\$457 12	
Cash on hand,	10 50	
Cash in hands of agents,	354 63	
		\$822 25

Liabilities :—

Re-insurance at 50 per cent.,	\$1,411 12
Liabilities,	\$1,411 12
Assets,	822 25

Balance against the Company, . . . \$588 87

Assets brought forward,	\$1,622 66	Losses paid, . . .	\$2,136 87	
Cash Premium, . . .	2,159 68	Expenses, . . .	1,029 25	
	\$3,782 34		\$3,166 12	
Balance, . . .	\$616 22	Assets carried forward,	\$822 25	+ \$206 03

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated May 6, 1832—Charter expires 1888.]

J. K. FELLOWS, *President.* Secretary, GEORGE W. BEAN.

Amount of Assets, other than notes received for premium and deposits:—

Cash on hand,	\$2,660 50	
Unpaid assessments,	40 00	\$2,700 50
Liabilities:—		
Re-insurance at 50 per cent.,		\$2,795 16
Liabilities,	\$2,795 16	
Assets,	2,700 50	
Balance against the Company,	\$94 66	

Assets brought forward,	\$1,316 27	Losses paid, . . .	\$26 72	
Cash Premium, . . .	2,150 19	Expenses, . . .	837 39	
Interest,	2 62			
	\$3,469 08		\$864 11	
Balance,	\$2,604 97	Assets carried forward,	\$2,660 50	+ \$55 53

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated February 20, 1828—Charter expires 1876.]

NATHAN D. CHASE, *President,* Secretary, ANDREWS BREED

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
35 shares Lynn Mechanics' Bank,	\$.100	\$3,500	\$125	\$4,375
13 " Laighton Bank,	100	1,300	103	1,339
15 " City Bank,	100	1,500	108	1,620
		\$6,300		\$7,334

Railroad Stock:—

20 shares Portland, Saco and Portsmouth Railroad,	\$.100	\$2,000	\$100½	\$2,010
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Railroad Bonds:—

Eastern Railroad bonds,		\$2,600		\$2,600
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Amount of Assets, other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$7,334 00	
Railroad stocks,	2,010 00	
Railroad bonds,	2,600 00	
East Boston Ferry stock,	180 00	
Notes secured by mortgages,	3,600 00	
One note guaranteed,	2,500 00	
Cash on hand,	330 95	
		\$18,554 95
Liabilities :—		
Re-insurance at 50 per cent.,		8,486 46
		\$10,068 49

Assets brought forward,	\$21,599 68	Losses paid,	\$4,749 59	
Cash Premium,	2,920 75	Dividends,	2,234 71	
Interest,	1,250 16	Expenses,	842 95	
		Paid Interest,	7 08	
	\$25,770 59		\$7,834 33	
Balance,	\$17,936 26	Assets carried forward,	\$18,354 95	+ \$418 69

MARLBOROUGH MUTUAL FIRE INSURANCE COMPANY, MARLBOROUGH.

[Incorporated March 23, 1836—Charter expires 1864.]

MARK FAY, *President*.

Secretary, HOLLIS LORING.

Amount of Assets, other than notes received for premium and deposits :—

Loaned on note,	\$100 00	
Cash on hand,	376 84	
Due from agents,	227 11	
		\$1,003 95
Liabilities :—		
Re-insurance at 50 per cent.,		\$2,558 98
Liabilities,	\$2,558 98	
Assets,	1,003 95	
		\$1,555 03

Assets brought forward,	\$3,066 17	Losses paid,	\$2,850 00	
Cash Premium,	1,578 66	Expenses,	173 71	
Interest,	33 32			
	\$4,678 15		\$3,023 71	
Balance,	\$1,654 44	Assets carried forward,	\$1,003 95	—\$650 49

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 2, 1798—Charter unlimited.]

CHARLES WELLS, *President.**Secretary,* WILLIAM TUFTS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value. per share.	Market value.
150 shares Union Bank,	\$.100	\$15,000	\$118	\$17,700
300 " Boston Bank,	50	15,000	65	19,500
100 " Suffolk Bank,	100	10,000	130	13,000
180 " Tremont Bank,	100	18,000	121	21,780
200 " State Bank,	60	12,000	70 $\frac{1}{2}$	14,100
230 " Merchants' Bank,	100	23,000	102 $\frac{3}{4}$	23,632 $\frac{1}{2}$
100 " Hamilton Bank,	100	10,000	128	12,800
32 " Globe Bank,	100	3,200	123	3,936
100 " New England Bank,	100	10,000	114	11,400
200 " Columbian Bank,	100	20,000	109 $\frac{1}{2}$	21,900
100 " Hide and Leather Bank,	100	10,000	107	10,700
63 " Atlas Bank,	100	6,300	112 $\frac{3}{4}$	7,103 $\frac{1}{4}$
50 " Revere Bank,	100	5,000	105 $\frac{1}{2}$	5,275
50 " Safety Fund Bank,	100	5,000	104	5,200
60 " Worcester Bank, Worcester,	100	6,000	110	6,600
		<u>\$168,500</u>		<u>\$194,626$\frac{3}{4}$</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$194,626 75
Notes secured by mortgage, and interest accrued,	80,191 08
Note secured by Massachusetts stock,	9,178 50
Note of city of Boston,	4,590 00
Cash on hand,	3,660 59
	<u>\$292,246 92</u>

Liabilities:—

Losses ascertained and unpaid,	\$5,448 00
Re-insurance at 50 per cent.,	125,319 80
	<u>130,767 80</u>
	<u>\$161,479 12</u>

Assets brought forward,	\$276,370 36	Losses paid,	\$5,475 97
Cash Premium,	41,846 45	Dividends,	37,692 34
Interest,	17,563 50	Expenses,	9,333 43
	<u>\$335,780 31</u>		<u>\$52,501 74</u>
Balance,	\$283,278 57	Assets carr'd forward, \$292,246 92	+ \$8,968 35

MECHANICS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855—Charter expires 1880.]

A. H. BULLOCK, *President.*

Secretary, PARLEY HAMMOND.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
60 shares City Bank, Worcester, .	\$.100	\$6,000	\$105	\$6,300

Amount of Assets other than notes received for premium and deposits :—

Bank stock, (market value,)	\$6,300 00	
Bills receivable,	9,588 31	
Cash on hand,	6,709 30	
		<u>\$22,597 61</u>
Liabilities :—		
Re-insurance, at 50 per cent.,		12,720 36
		<u>\$9,877 25</u>

NOTE.—This Company was formerly divided into two classes, “Manufacturers’” and “Mechanics’.” The “Mechanics’” class was discontinued May 1, 1860, and the risks re-insured in Providence Washington Insurance Company, Providence, R. I. The amount re-insured was \$689,610.

Assets brought forward,	\$25,392 49	Losses paid,	\$13,741 19	
Cash Premium,	25,440 73	Dividends,	8,142 85	
Interest,	1,320 20	Re-insurance,	3,611 01	
		Expenses,	4,015 32	
	<u>\$52,153 42</u>		<u>\$29,510 37</u>	
Balance,	\$22,643 05	Assets carried forward,	\$22,597 61	—\$45 44

MECHANICS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 15, 1836—Charter expires 1864.]

SOLOMON HOVEY, *President.*

Secretary, OS BORN B. HALL

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
110 shares North Bank,	\$.100	\$11,000	\$100 $\frac{1}{4}$	\$11,027 $\frac{1}{2}$
213 “ State Bank,	60	12,780	70 $\frac{1}{2}$	15,016 $\frac{1}{2}$
20 “ Shoe & Leather Dealers’ Bank,	100	2,000	127	2,540
48 “ Bunker Hill Bank,	100	4,800	112	5,376
33 “ Massachusetts Bank,	250	8,250	285	9,405
49 “ City Bank,	100	4,900	110	5,390
82 “ Washington Bank,	100	8,200	107 $\frac{1}{2}$	8,815
20 “ Globe Bank,	100	2,000	123	2,460
<i>Amounts carried forward,</i>		<u>\$53,930</u>		<u>\$60,030</u>

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>		\$53,930		\$60,030
60 shares Atlas Bank,	\$100	\$6,000	\$112 $\frac{3}{4}$	\$6,765
36 " Granite Bank,	100	3,600	109	3,924
62 " Atlantic Bank,	100	6,200	109	6,758
80 " Boylston Bank,	100	8,000	124	9,920
25 " Mechanics' Bank,	100	2,500	115	2,875
35 " Merchants' Bank,	100	3,500	102 $\frac{3}{4}$	3,596 $\frac{1}{4}$
35 " Grocers' Bank,	100	3,500	11 $\frac{1}{2}$	402 $\frac{1}{2}$
50 " Traders' Bank,	100	5,000	101	5,050
56 " Blackstone Bank,	100	5,600	109	6,104
10 " Faneuil Hall Bank,	100	1,000	118	1,180
20 " Eliot Bank,	100	2,000	109	2,180
50 " Revere Bank,	100	5,000	105 $\frac{1}{2}$	5,275
		<u>\$105,830</u>		<u>\$114,059$\frac{3}{4}$</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$114,059 75
Notes receivable secured by mortgage on real estate in the city of Boston,	108,110 00
Interest accrued on deposit notes,	47,954 46
Cash on hand,	<u>8,584 01</u>
	\$278,708 22
Liabilities:—	
Re-insurance at 50 per cent.,	<u>132,204 01</u>
	\$146,504 21

Assets brought forward, \$268,808 53	Losses paid, . . \$34,704 64
Cash Premium, . . 55,085 23	Dividends, . . 16,045 71
Interest, . . 13,742 02	Expenses, . . 13,297 99
<u>\$337,635 78</u>	<u>\$64,048 34</u>
Balance, . . \$273,587 44	Assets carr'd forward, \$278,708 22
	+ \$5,120 78

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 6, 1848—Charter expires 1874.]

ISAAC DAVIS, *President*.

Secretary, CHARLES L. PUTNAM.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
90 shares Webster Bank, Boston, . .	\$100	\$9,000	\$109 $\frac{1}{2}$	\$9,855
96 " Central Bank, Worcester, . .	100	9,600	107	10,272
46 " City Bank, Worcester, . .	100	4,600	105	4,830
29 " Quinsigamond Bank, Worc'r, . .	100	2,900	108	3,132
17 " Mechanics' Bank, Worcester, . .	100	1,700	109	1,853
		<u>\$27,800</u>		<u>\$29,942</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$29,942 00	
Loans on mortgage of real estate,	15,929 00	
Loans on bank stocks as collateral,	3,100 00	
Loans on indorsed notes,	20,580 00	
United States treasury notes,	10,000 00	
Cash on hand,	15,928 05	
Due from agents,	3,008 64	
		\$98,487 69
Liabilities:—		
Losses ascertained and unpaid,	\$2,050 00	
Losses claimed other than those ascertained and unpaid,	5,750 00	
Re-insurance at 50 per cent.,	51,313 62	
		59,113 62
		<u>\$39,374 07</u>

Assets brought forward,	\$99,359 26	Losses paid,	\$29,978 12	
Cash Premium,	45,639 45	Dividends,	9,715 62	
Interest,	4,599 56	Expenses,	8,564 22	
		Re-insurance,	125 75	
	<u>\$149,598 27</u>		\$48,383 71	
Balance,	\$101,214 56	Assets carr'd forward, \$98,487 69		—\$2,726 87

MERRIMAC MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated February 7, 1828—Charter expires 1876.]

SAMUEL MERRILL, *President.*

Secretary, SAMUEL GRAY.

Amount of Assets other than notes received for premium and deposits:—

Loans, with security,	\$4,400 00	
Cash in bank,	4,786 69	
Deposited in savings bank,	499 05	
Cash on hand,	182 39	
Due from agents,	306 30	
		\$10,174 43
Liabilities:—		
Losses ascertained and unpaid,	\$850 00	
Re-insurance at 50 per cent.,	12,339 00	
		\$13,189 00
Liabilities,	\$13,189 00	
Assets,	10,174 43	
Balance against the Company,	\$3,014 57	

Assets brought forward,	\$7,810 15	Losses paid,	\$1,656 45	
Cash Premium, &c.,	5,987 42	Dividends, &c.,	766 46	
Interest,	468 92	Expenses,	1,975 45	
	<u>\$14,266 49</u>		\$4,398 36	
Balance,	\$9,868 13	Assets carr'd forward, \$10,174 43		+ \$306 30

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851—Charter expires 1870.]

A. C. MAYHEW, *President*.*Secretary*, CHARLES F. CHAPIN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
6 shares Hide and Leather Bank, .	\$.100	\$600	\$107	\$642

Amount of Assets other than notes received for premium and deposits:—

Bank stock, (market value,)	\$642 00	
Loaned on indorsed notes,	5,325 00	
Cash on hand,	2,016 65	
Cash in hands of agents,	593 69	
		\$8,577 34

Liabilities:—

Losses claimed other than those ascertained and unpaid,	\$1,275 00	
Re-insurance at 50 per cent.,	8,287 67	
		\$9,562 67
Liabilities,	\$9,562 67	
Assets,	8,577 34	
Balance against the Company,	\$985 33	

Assets brought forward,	\$10,626 67	Losses paid,	\$4,805 83	
Cash Premium,	3,389 50	Dividends,	752 15	
Interest,	659 67	Expenses,	582 52	
	\$14,675 84		\$6,140 50	
Balance,	\$8,535 34	Assets carr'd forward,	\$8,577 34	+ \$42 00

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826—Charter expires 1882.]

DANIEL SHATTUCK, *President*.*Secretary*, NATHAN BROOKS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Howard Bank, Boston, . .	\$.100	\$2,000	\$107½	\$2,150
40 " National Bank, Boston, . . .	100	4,000	106	4,240
10 " Faneuil Hall Bank, Boston, . .	100	1,000	118	1,180
40 " Webster Bank, Boston,	100	4,000	109½	4,380
33 " Bank of North America, Boston, .	100	3,300	107	3,531
10 " Shawmut Bank, "	100	1,000	102	1,020
15 " Eliot Bank, "	100	1,500	109	1,635
25 " Blackstone Bank, "	100	2,500	109	2,725
20 " Revere Bank, "	100	2,000	105½	2,110
20 " Merchants' Bank, "	100	2,000	102¾	2,055
20 " State Bank, "	60	1,200	70½	1,410
		\$24,500		\$26,436

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
20 shares Fitchburg Railroad,	\$.100	\$2,000	\$103	\$2,060
20 " Boston and Worcester R. R.,	100	2,000	110½	2,210
		<u>\$4,000</u>		<u>\$4,270</u>

Railroad Bonds:—

2 Eastern Railroad bonds,	\$2,000	\$2,020
1 Grand Junction Railroad bond, guaranteed by Eastern Railroad,	1,000	1,000
	<u>\$3,000</u>	<u>\$3,020</u>

Amount of Assets other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$26,436 00	
Railroad bonds, (market value,)	3,020 00	
Railroad stocks, (market value,)	4,270 00	
Real estate,	1,523 89	
Loaned on notes secured by mortgage of real estate,	9,500 00	
Loaned on notes with collateral,	15,950 00	
Deposited in Safety Fund and Concord banks,	6,706 92	
Due from agents,	3,183 60	
Unpaid assessments,	1,525 35	
	<u></u>	\$72,115 76

Liabilities:—

Losses ascertained and unpaid,	\$4,475 00	
Losses claimed, other than those ascertained and unpaid,	1,200 00	
Re-insurance at 50 per cent.,	37,254 33	
	<u></u>	42,929 33
		<u>\$29,186 43</u>

Assets brought forward,	\$65,318 85	Losses paid,	\$10,988 83	
Cash Premium,	23,479 86	Dividends,	4,889 91	
Interest,	3,252 09	Expenses,	4,052 29	
	<u>\$92,050 80</u>		<u>\$19,931 03</u>	
Balance,	\$72,119 77	Assets carried forward, \$72,115 76		—\$4 01

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated February 23, 1827—Charter expires 1867.]

ELIJAH BLAKE, *President.**Secretary,* LEWIS GORHAM.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
55 shares Springfield Bank, Springfield,	\$100	\$5,500	\$110	\$6,050
46 “ Chicopee Bank, “	100	4,600	110	5,060
15 “ John Hancock Bank, “	100	1,500	100	1,500
10 “ Cabot Bank, “	100	1,000	100	1,000
10 “ Monson Bank, Monson, .	100	1,000	100	1,000
50 “ Hadley Falls Bank, Holyoke,	100	5,000	105	5,250
66 “ Bank of Commerce, Boston, .	100	6,600	108 $\frac{1}{4}$	7,144 $\frac{1}{2}$
		<u>\$25,200</u>		<u>\$27,004$\frac{1}{2}$</u>

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$27,004 50	
Notes secured by mortgage and otherwise,	5,500 00	
One iron safe,	150 00	
Cash on hand,	280 32	
	<u> </u>	\$32,934 82

Liabilities:—

Re-insurance at 50 per cent.,	15,832 23
	<u> </u>
	\$17,102 59

Assets brought forward,	\$30,246 28	Losses paid,	\$879 00	
Cash Premium,	5,764 62	Dividends,	3,558 22	
Interest,	1,970 57	Expenses,	1,154 60	
	<u>\$37,981 47</u>		<u>\$5,591 82</u>	
Balance,	\$32,389 65	Assets carr'd forward,	\$32,934 82	+\$545 17

MUTUAL SAFETY FIRE INSURANCE COMPANY, SOUTH READING.

[Incorporated March 15, 1853—Charter expires 1873.]

HORACE WAKEFIELD, *President.**Secretary,* D. BROOKS WHEELOCK.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares South Reading Bank,	\$100	\$1,000	\$100	\$1,000

Amount of Assets, other than notes received for premium and deposits:—

FIRST CLASS.

Bank stocks, (market value,)	\$1,000 00	
10 shares Mechanics' and Agricultural Saving Institution,	90 00	
Loaned on mortgage of real estate,	2,130 00	
Loaned on personal security,	1,768 89	
Cash on hand,	73 41	
Due from agents,	311 40	
	<u> </u>	\$5,373 70

Liabilities:—

Losses claimed other than those ascertained and unpaid,	\$400 00	
Re-insurance at 50 per cent.,	7,778 44	
	<u> </u>	\$8,178 44

Liabilities, 1st Class, \$8,178 44

Assets, 1st Class, 5,373 70

Balance against 1st Class, \$2,804 74

GENERAL CLASS.

Loaned on personal security,	\$1,768 00	
Loaned on mortgage of real estate,	500 00	
Due from agents,	1,420 95	
Uncollected assessments,*	15,217 00	
	<u> </u>	\$18,905 95

Liabilities:—

Notes given, not yet due,	\$1,140 00	
Losses claimed and unpaid,	700 00	
Borrowed on Treasurer's note,	9,499 52	
Re-insurance at 50 per cent.,	8,926 96	
	<u> </u>	\$20,266 48

Liabilities, General Class, \$20,266 48

Assets, General Class, 18,905 95

Balance against General Class, \$1,360 53

Total amount of Liability, \$28,444 92

Total Assets, 24,279 65

Balance against the Company, \$4,165 27

Assets brought forward,	\$13,511 31	Losses paid,	\$9,072 88	
Cash Premium,	18,496 22	Dividends, 1st class,	897 37	
Interest,	321 99	Dividends, 2d "	1,538 24	
Borrowed,	9,499 52	Expenses, 1st "	1,640 48	
	<u> </u>	Expenses, 2d "	4,016 23	
	\$41,829 04	Loan refunded,	1,669 69	
			<u> </u>	\$18,834 89
Balance,	\$22,994 15	Assets carr'd forward, \$24,279 65		+\$1,285 50

* This assessment was made on policies issued from November 1, 1857, to November 1, 1859.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY,
NEWBURYPORT.

[Incorporated February 11, 1829—Charter expires 1877.]

JOHN BALCH, *President.*

Secretary, JOS. J. KNAPP.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, Newburyport,	\$35	\$3,500	\$35½	\$3,550
31 " Ocean Bank, "	50	1,550	68	2,108
15 " Mechanics' Bank, "	100	1,500	110½	1,657½
15 " Washington Bank, "	100	1,500	107½	1,612½
		<u>\$8,050</u>		<u>\$8,928</u>

Amount of Assets, other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$8,928 00	
Deposited in savings bank,	1,000 00	
Notes receivable,	2,115 00	
Cash on hand,	<u>375 73</u>	\$12,418 73

Liabilities :—

Re-insurance at 50 per cent.,	4,240 78
	<u>\$8,177 95</u>

Assets brought forward,	\$11,736 64	Losses paid,	\$66 07	
Cash Premium,	989 85	Expenses,	260 00	
Interest,	769 30			
	<u>\$13,495 79</u>		<u>\$326 07</u>	
Balance,	\$13,169 72	Assets carried forward, \$12,418 73		—\$750 99

NEW ENGLAND RAILROAD MUTUAL FIRE INSURANCE
COMPANY, BOSTON.

[Incorporated March 21, 1856.]

WALDO HIGGINSON, *President.*

Secretary, I. M. SPELMAN.

This Company closed up its affairs on the first of November, 1859, and all its outstanding policies were re-insured.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825—Charter expires 1881.]

ABRAHAM F. HOWE, *President*.*Secretary*, IRA CLEVELAND.

Amount of Assets, other than notes received for premium and deposits:—

Real estate,	\$10,500 00		
Loaned on mortgage of real estate,	47,840 00		
Amount loaned on personal security and stocks as collateral,	14,400 00		
Interest accrued and unpaid,	2,097 41		
Rents accrued and unpaid,	474 80		
Cash on hand,	3,067 36		
Due from agents, including all balances due the Company on unsettled policies,	7,634 02		
			\$86,013 59
Liabilities:—			
Losses ascertained and unpaid,	\$2,075 00		
Re-insurance at 50 per cent.,	76,230 62		
			78,305 62
			<u>\$7,707 97</u>

Assets brought forward,	\$78,308 00	Losses paid,	\$11,931 19	
Cash Premium,	29,065 57	Dividends,	10,208 62	
Interest,	3,276 04	Expenses,	3,172 66	
	<u>\$110,649 61</u>		<u>\$25,312 47</u>	
Balance,	\$85,337 14	Assets carr'd forward,	\$86,013 59	+ \$676 45

PEOPLE'S EQUITABLE MUTUAL FIRE INSURANCE COMPANY,
TAUNTON.

[Incorporated March 21, 1848—Charter expires 1876.]

ALBERT FIELD, *President*.*Secretary*, PHILIP E. HILL.

Amount of Assets, other than notes received for premium and deposits:—

Loaned on mortgage of real estate,	\$475 00		
Notes held against sundry persons,	2,479 90		
Cash on hand,	603 89		
Due from agents,	4,008 00		
			\$7,566 79
Liabilities:—			
Losses ascertained and unpaid,	\$1,800 00*		
Borrowed on notes indorsed by directors,	4,525 00		
Re-insurance at 50 per cent.,	16,078 92		
			\$22,403 92
Liabilities,	\$22,403 92		
Assets,	7,566 79		

Balance against the Company, \$14,837 13

* \$1,500 of this amount the directors have refused to pay, on ground of fraud.

Assets brought forward,	\$5,838 12	Losses paid, . .	\$3,177 96	
Cash Premium, . .	4,803 21	Dividends, . .	612 22	
Interest, . . .	69 27	Expenses, . .	2,256 68	
Borrowed, . .	4,525 00	Loan refunded, .	420 00	
	<u>\$12,550 60</u>		<u>\$6,466 86</u>	
Balance, . .	\$6,083 77	Assets carr'd forward,	\$7,566 79	+ \$1,483 02

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 23, 1847—Charter expires 1875.]

HENRY CHAPIN, *President.*

Secretary, AUG. N. CURRIER.

Railroad Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
40 shares Nashua and Worcester R. R., .	\$75	\$3,000	\$60	\$2,400
160 " Providence & Worcester R.R., 100	100	16,000	108	17,280
15 " Western Railroad, . . . 100	100	1,500	115	1,725
25 " Boston and Worcester R. R., 100	100	2,500	110½	2,761
		<u>\$23,000</u>		<u>\$24,166</u>

Amount of Assets, other than notes received for premium and deposits:—

Railroad stocks, (market value,) . . .	\$24,166 00	
Office furniture,	807 16	
Loans on collateral,	14,978 14	
Cash on hand,	6,586 64	
Due from agents,	766 22	
		<u>\$47,304 16</u>

Liabilities:—

Re-insurance at 50 per cent.,	30,375 69	
		<u>\$16,928 47</u>

Assets brought forward,	\$44,479 26	Losses paid, . .	\$18,434 32	
Cash Premium, . .	26,496 00	Dividends, . .	4,199 25	
Interest, . . .	2,273 96	Expenses, . .	5,122 67	
	<u>\$73,249 22</u>		<u>\$27,756 24</u>	
Balance, . .	\$45,492 98	Assets carr'd forward,	\$47,304 16	+ \$1,811 18

PLYMOUTH COUNTY MUTUAL FIRE INSURANCE COMPANY, PLYMOUTH.

[Incorporated February 28, 1828—Charter expires 1884.]

ISAAC N. STODDARD, *President.**Secretary,* JOHN T. HALL.

Amount of Assets, other than notes received for premium and deposits:—

Cash on hand and in policies not delivered,	\$245 10	
Due from agents,	577 12	
Fire proof safe,	150 00	
		\$972 22

Liabilities:—

Borrowed on Company's note,	\$500 00	
Re-insurance at 50 per cent.,	6,980 04	
		\$7,480 04

Liabilities, \$7,480 04

Assets, 972 22

Balance against the Company, \$6,507 82

Assets brought forward,	\$3,386 50	Losses paid,	\$4,090 00	
Cash Premium,	3,168 03	Dividends,	161 53	
Interest,	53 76	Expenses,	1,111 80	
Borrowed,	500 00			
			\$5,363 33	
	\$7,108 29			
Balance,	\$1,744 96	Assets carried forward,	\$972 22	—\$772 74

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851—Charter expires 1879.]

WILLIAM S. MORTON, *President.**Secretary,* STEPHEN BATES.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
110 shares Mt. Wollaston Bank, Quincy,	\$100	\$11,000	\$107	\$11,770
50 " Revere Bank, Boston,	100	5,000	105½	5,275
25 " Maverick Bank, "	100	2,500	105	2,625
20 " North Bridgewater Bank, North Bridgewater,	100	2,000	108	2,160
9 " North Bank, Boston,	100	900	100¼	902¼
5 " Hide and Leather B'k, Boston,	100	500	107	535
5 " Traders' Bank, "	100	500	101	505
5 " Grocers' Bank, "	100	500	11½	57½
		\$22,900		\$23,829¾

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$23,892 75
Real estate,	2,544 94

Amount carried forward, \$26,437 69

<i>Amount brought forward,</i>	.	.	\$26,437 69	
Loaned on collateral,	.	.	53,734 52	
Cash on hand,	.	.	269 42	
Cash in bank,	.	.	7,337 91	
Due from agents,	.	.	8,405 13	
Accrued interest,	.	.	2,175 68	
			<hr/>	\$98,360 35
Liabilities:—				
Losses ascertained and unpaid,	.	.	\$1,287 47	
Losses claimed, other than those ascertained and unpaid,	.	.	1,350 00	
Re-insurance at 50 per cent.,	.	.	84,218 43	
			<hr/>	86,855 90
				<hr/>
				\$11,504 45

Assets brought forward,	\$94,301 91	Losses paid,	\$38,576 64	
Cash Premium,	67,499 80	Dividends,	14,429 86	
Interest,	4,619 96	Expenses,	15,117 11	
		Re-insurance,	19 20	
	<hr/>		<hr/>	
	\$166,421 67		\$68,142 81	
Balance,	\$98,278 86	Assets carr'd forward,	\$98,360 35	+\$81 49

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1833.—Charter expires 1863.]

JOHN H. NICHOLS, *President*.*Secretary*, CHAS. S. NICHOLS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
40 shares Asiatic Bank, Salem,	\$30	\$1,200	\$35	\$1,400
24 " Merchants' Bank, Salem,	50	1,200	51	1,224
18 " Commercial Bank, "	66 $\frac{2}{3}$	1,200	72 $\frac{1}{2}$	1,305
18 " Exchange Bank, "	66 $\frac{2}{3}$	1,200	68	1,224
15 " Salem Bank, "	75	1,125	71	1,065
12 " Naumkeag Bank, "	100	1,200	100	1,200
12 " Mercantile Bank, "	100	1,200	96	1,152
12 " Village Bank, Danvers,	100	1,200	105	1,260
12 " National Bank, Boston,	100	1,200	106	1,272
12 " Maverick Bank, "	100	1,200	105	1,260
12 " Traders' Bank, "	100	1,200	101	1,212
12 " North Bank, "	100	1,200	100 $\frac{1}{4}$	1,203
12 " Bass River Bank, Beverly,	100	1,200		200
		<hr/>		<hr/>
		\$15,525		\$14,977

Railroad Bonds:—

\$1,000 Mad River and Lake Erie,	\$1,000	\$350 00
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Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$14,977 00	
Railroad bonds, (market value,)	350 00	
City of Brooklyn bonds, (market value,)	2,000 00	
Louisville city bonds, (market value,)	865 00	
12 shares Cambridge Gas Light Company, (market value,)	1,300 00	
10 “ Marblehead Gas Light Company, (market value,)	400 00	
5 “ Salem Gas Light Company, (market value,)	550 00	
Loaned, with bank stocks as collateral,	900 00	
Cash on hand,	534 06	
		\$21,876 06

Liabilities:—

Losses ascertained and unpaid,	\$2,200 00	
Re-insurance at 50 per cent.,	10,085 40	
		12,285 40
		\$9,590 66

Assets brought forward,	\$19,275 57	Losses paid,	\$30 00	
Cash Premium,	9,286 27	Dividends,	7,124 93	
Interest,	1,244 29	Expenses,	787 11	
	\$29,806 13		\$7,942 04	
Balance,	\$21,864 09	Assets carr'd forward, \$21,876 00		+\$11 91

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY MILLS.

[Incorporated May 18, 1855—Charter expires 1883.]

THOMAS J. CLARK, *President*.

Secretary, WILLIAM C. BINNEY.

Amount of Assets, other than notes received for premium and deposits:—

Deposited in savings bank,	\$172 50	
Cash on hand,	26 00	
Due from agents,	30 29	
		\$228 79

Liabilities:—

Re-insurance at 50 per cent.,	\$673 29	
Liabilities,	\$673 29	
Assets,	228 79	

Balance against the Company, \$444 50

Assets brought forward,	\$947 14	Losses paid,	\$835 00	
Cash Premium,	134 87	Dividends,	4 54	
Interest,	32 58	Expenses,	58 75	
	\$1,114 59		\$898 29	
Balance,	\$216 30	Assets carr'd forward, \$228 79		+\$12 49

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated April 1, 1852—Charter expires 1880.]

HARMAN HALL, *President*.*Secretary*, BENJ. F. NEWHALL.

NOTE.—The business of this Company is confined to Saugus, Lynn, Lynnfild, Swampscott and Nahant. No cash premiums are taken. Its dependence for the payment of losses is upon the lien on the property insured. The expenses of the Company, except for stationery and printing, are met by the collection of one dollar on each policy. The Directors have made but one assessment since its organization, which was made in May, 1856, and extinguished the entire debt. Since that time the debt of the Company has been slowly accumulating, so that now the indebtedness of the policies range from $\frac{1}{4}$ to $2\frac{1}{2}$ per cent. upon the deposit notes. As the policies are now constantly expiring, this indebtedness is promptly paid on their renewal.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY,
SOUTH DANVERS.

[Incorporated June 12, 1829—Charter expires 1877.]

HENRY COOK, *President*.*Secretary*, GEORGE A. OSBORN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value
45 shares Danvers Bank, Danvers,	\$.100	\$4,500	\$109	\$4,905
48 " Warren Bank, " .	. 100	4,800	109	5,232
8 " Andover Bank, Andover,	. 100	800	100	800
34 " Village Bank, Danvers, .	. 100	3,400	100	3,400
51 " Asiatic Bank, Salem, .	. 30	1,530	35	1,785
11 " Commercial Bank, Salem,	. 66 $\frac{2}{3}$	733 $\frac{1}{3}$	72	792
26 " Exchange Bank " .	. 66 $\frac{2}{3}$	1,733 $\frac{1}{3}$	68	1,768
20 " Naumkeag Bank, " .	. 100	2,000	100	2,000
10 " Hide and Leather Bank, Boston,	100	1,000	107	1,070
		\$20,496 66 $\frac{2}{3}$		\$21,752

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$21,752 00
Note of an individual,	200 00
Cash on hand,	1,343 17
	<hr/>
	\$23,295 17

Liabilities:—

Re-insurance at 50 per cent.,	8,299 16
	<hr/>
	\$14,996 01

Assets brought forward,	\$21,373 53	Dividends, . . .	\$2,258 70
Cash Premium, . . .	2,619 10	Expenses, . . .	500 00
Interest,	1,599 14		
	<hr/>		<hr/>
	\$25,591 77		\$2,758 70
Balance,	\$22,833 07	Assets carried forward,	\$23,295 17
			+ \$462 10

STATE MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 24, 1843—Charter expires 1871.]

JOSEPH F. HOVEY, *President.**Secretary,* PELHAM BONNEY, Jr.

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
30 shares Shawmut Bank,	\$100	\$3,000	\$102	\$3,060

Railroad Stock :—

28 shares Manchester & Lawrence R. R., \$100	\$2,800	\$101	\$2,828
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Amount of Assets, other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$3,060 00	
Railroad stocks, (market value,)	2,828 00	
Real estate,	1,125 00	
Interest accrued on deposit notes,	12,379 11	
Due from estate of Samuel Sanford,	419 17	
Cash on hand,	987 19	
Unpaid assessments,	5,321 49	
		\$26,119 96

Liabilities :—

Borrowed on pledge of thirty shares of Shawmut bank stock,	\$2,500 00	
Re-insurance at 50 per cent.,	23,058 78	
		25,558 78
		\$561 18

Assets brought forward, \$26,118 92	Losses paid, . . . \$1,874 37	
Cash Premium, . . . 8,487 88	Dividends, . . . 1,764 36	
Interest, . . . 3,275 63	Expenses, . . . 6,706 23	
Borrowed, . . . 2,500 00		
\$40,382 43	\$10,344 96	
Balance, . . . \$30,037 47	Assets carr'd forward, \$26,119 96	—\$3,917 51

TRADERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 29, 1854—Charter expires 1874.]

GEORGE W. NORRIS, *President.**Secretary,* ALBERT I. SAWYER.

Amount of Assets, other than notes received for premium and deposits :—

Interest accrued on deposit notes,	\$202 59	
Bills receivable,	866 13	
Office furniture,	426 47	
Cash on hand,	2,088 81	
Due from agents,	2,340 05	
<i>Amount of Assets carried forward,</i>		\$5,924 05

Amount of Assets brought forward, \$5,924 05

Liabilities:—

Losses ascertained and unpaid,	. . . .	\$670 83	
Losses claimed other than those ascertained and unpaid,	. . . .	600 00	
Borrowed money,	. . . .	11,288 99*	
Re-insurance at 50 per cent.,	. . . .	16,660 03	
			\$29,219 85
Liabilities,	. . . .	\$29,219 85	
Assets,	. . . .	5,924 05	
Balance against the Company,		\$23,295 80	

Assets brought forward,	\$12,783 57	Losses paid,	. . . .	\$29,732 27	
Cash Premium,	. . . .	Dividends, &c.,	. . . .	3,272 15	
Interest,	. . . .	Re-insurance,	. . . .	30 00	
Borrowed,	. . . .	Expenses,	. . . .	\$9,290 45	
	\$51,466 35			\$42,324 87	
Balance,	. . . .	Assets carried forward,	\$5,924 05	—\$3,217 43	

* \$8,842.78 of the deposit notes are pledged as collateral security for \$2,070 of this amount.

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated April 20, 1848—Additional Act March, 1854—Charter unlimited.]

CHARLES B. COBURN, *President.*

Secretary, E. F. SHERMAN.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
10 shares Wamesit Bank, Lowell,	\$.100	\$1,000	\$100	\$1,000
7 “ Merchants' Bank, Lowell,.	. 100	700	102	714
		\$1,700		\$1,714

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$1,714 00	
Loaned on mortgage of real estate,	13,844 38	
Loaned on collateral,	1,526 62	
Other loans,	4,627 92	
Stocks, (market value,)	9,051 00	
Cash on hand,	899 15	
Due from agents,	753 08	
		\$32,416 15
Liabilities:—		
Losses ascertained and unpaid,	\$1,912 00	
Re-insurance at 50 per cent.,	17,302 86	
		19,214 86
		\$13,201 29

Assets brought forward,	\$24,016 03	Losses paid, . . .	\$1,944 50	
Cash Premium, . . .	12,175 50	Dividends, . . .	931 61	
Interest, . . .	1,760 00	Expenses, . . .	2,354 97	
	<u>\$37,951 53</u>		<u>\$5,231 08</u>	
Balance, . . .	\$32,720 45	Assets carried forward, \$32,416 15		—\$304 30

TRI-MOUNTAIN MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 16, 1860—Commenced business April 17, 1860.]

T. H. SMITH, *President.*

Secretary, PATRICK DEVINE.

Amount of Assets, other than notes received for premium and deposits:—

Office furniture and safe,	\$616 13	
Cash on hand,	1,367 22	
Due from agents,	1,393 70	
	<u></u>	\$3,377 05

Liabilities:—

Re-insurance at 50 per cent.,	1,684 58	
	<u></u>	\$1,692 47

Cash Premium, . . .	\$3,369 16	Losses paid, . . .	\$218 00	
Interest, . . .	3 03	Expenses, . . .	1,167 81	
	<u>\$3,372 19</u>		<u>\$1,385 81</u>	
Balance, . . .	\$1,986 38	Assets carried forward, \$3,377 05		+\$1,390 67

UNION MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 22, 1843—Charter expires 1871.]

ENOCH HOBART, *President.*

Secretary, GEORGE G. FIELD.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
84 shares Tremont Bank,	\$100	\$8,400	\$121	\$10,164
60 " Revere Bank,	100	6,000	105½	6,330
50 " Traders' Bank,	100	5,000	101	5,050
50 " Safety Fund Bank,	100	5,000	104	5,200
48 " Boylston Bank,	100	4,800	124	5,952
40 " Eliot Bank,	100	4,000	109	4,360
39 " Merchants' Bank,	100	3,900	102¾	4,007¼
30 " Bank of Commerce,	100	3,000	108¼	3,247½
22 " Bank of North America,	100	2,200	107	2,354
20 " City Bank,	100	2,000	110	2,200
20 " Maverick Bank,	100	2,000	105	2,100
20 " Howard Bank,	100	2,000	107½	2,150
17 " Mt. Vernon Bank,	100	1,700	100	1,700
		<u>\$50,000</u>		<u>\$54,814¾</u>

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
42 shares Boston and Maine Railroad, .	\$100	\$4,200	\$113	\$4,746
30 " Boston and Providence R. R., .	100	3,000	110	3,300
		<u>\$7,200</u>		<u>\$8,046</u>

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	\$54,814 75	
Railroad stocks, (market value,)	8,046 00	
Notes secured by mortgages on real estate, .	15,550 00	
Interest accrued on deposit notes,	18,855 57	
Cash on hand,	2,334 59	
	<u></u>	\$99,600 91

Liabilities:—

Re-insurance at 50 per cent.,	56,768 94
	<u>\$12,831 97</u>

Assets brought forward,	\$92,380 91	Losses paid,	\$10,274 81	
Cash Premium,	19,569 57	Dividends,	1,668 44	
Interest,	4,640 26	Expenses,	7,763 96	
	<u>\$116,590 74</u>		<u>\$19,707 21</u>	
Balance,	\$96,883 53	Assets carr'd forward,	\$99,600 91	+\$2,717 38

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WEST-FIELD.

[Incorporated March 30, 1852—Charter expires 1880.]

EDWARD B. GILLET, *President*.*Secretary*, ASA P. RAND.

Bank Stock owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
4 shares Westfield Bank,	\$100	\$400	\$100	\$400

Amount of Assets, other than notes received for premium and deposits:—

Bank stock, (market value,)	\$400 00	
Loaned on personal security,	2,305 40	
Accrued interest,	63 70	
Furniture, books, &c.,	150 00	
Cash on hand,	600 00	
Due from agents,	302 57	
	<u></u>	\$3,821 67

Liabilities:—

Losses ascertained and unpaid,	\$400 00	
Re-insurance at 50 per cent.,	1,930 46	
	<u></u>	2,330 46
		<u>\$1,491 21</u>

Assets brought forward,	\$3,012 63	Dividends, . .	\$328 56	
Cash Premium, . .	1,226 95	Expenses, . .	296 81	
Interest,	143 00			
	<u>\$4,382 58</u>		<u>\$625 37</u>	
Balance,	\$3,757 21	Assets carried forward,	\$3,821 67	+\$64 46

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March, 1840—Charter expires 1868.]

THOMAS RICHARDSON, *President.**Secretary,* JOHN CUTTER.

Amount of Assets, other than notes received for premium and deposits:—

Cash on hand, \$239 59

Liabilities:—

Re-insurance at 50 per cent., 311 71

Liabilities, \$311 71

Assets, 239 59

Balance against the Company, \$72 12

Assets brought forward,	\$143 91	Expenses, . .	\$10 00	
Cash Premium, . .	91 25			
Interest,	10 00			
	<u>\$245 16</u>			
Balance,	\$235 16	Assets carr'd forward,	\$239 59	+\$4 43

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY,
WEST NEWBURY.

[Incorporated 1828—Charter expires 1884.]

DEAN ROBINSON, *President.**Secretary,* JOHN C. CARR.

Amount of Assets, other than notes received for premium and deposits:—

One iron safe, \$75 00

Liabilities:—

Borrowed on Treasurer's note, \$1,500 00

Liabilities, \$1,500 00

Assets, 75 00

Balance against the Company, \$1,425 00

An assessment of 4 per cent. on the premium notes was ordered October 31, 1860, but not yet made.

Assets brought forward,	\$75 00	Losses paid, . .	\$1,467 90	
Cash Premium, . .	85 00	Expenses, . .	153 47	
Borrowed,	1,500 00			
	<u>\$1,660 00</u>		<u>\$1,621 37</u>	
Balance,	\$38 63	Assets carried forward,	\$75 00	+\$36 37

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE
COMPANY, WEYMOUTH.

[Incorporated February 20, 1833.]

ELLIOT L. WHITE, *President.**Secretary,* ELIAS RICHARDS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
16 shares Union Bank, Weymouth, .	\$.100	\$1,600	\$110	\$1,760
10 “ Merchants’ Bank, Boston, .	100	1,000	102 $\frac{3}{4}$	1,027 $\frac{1}{2}$
10 “ National Bank, “ .	100	1,000	106	1,060
		<u>\$3,600</u>		<u>\$3,847$\frac{1}{2}$</u>

Amount of Assets, other than notes received for premium and deposits :—

Bank stocks, (market value,)	\$3,847 50	
Loaned on mortgage of real estate,	1,071 00	
Loaned on personal security,	315 00	
Cash on hand,	2,170 83	
Due from agents,	819 60	
	<u></u>	\$8,223 93

Liabilities :—

Losses ascertained and unpaid,	\$75 00	
Re-insurance at 50 per cent.,	12,934 16	
	<u></u>	\$13,009 16
Liabilities,	\$13,009 16	
Assets,	8,223 93	

Balance against the Company, . \$4,785 23

Assets brought forward,	\$8,455 83	Losses paid,	\$5,174 10	
Cash Premium,	6,989 08	Dividends,	1,712 21	
Interest,	400 05	Expenses,	1,089 83	
	<u>\$15,844 96</u>		<u>\$7,976 14</u>	
Balance,	\$7,868 82	Assets carr’d forward,	\$8,223 93	+\$355 11

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WOR-
CESTER.

[Incorporated February 11, 1823.]

ANTHONY CHASE, *President.**Secretary,* CHARLES M. MILES.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
132 shares City Bank, Worcester, .	\$.100	\$13,200	\$105	\$13,860
101 “ Worcester Bank, Worcester, .	100	10,100	105	10,605
50 “ Citizens’ Bank, Worcester, .	100	5,000	105	10,500
		<u>\$28,300</u>		<u>\$34,965</u>
<i>Amounts carried forward, .</i>				

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought forward,</i>	.	\$28,300		\$34,965
68 shares	Central Bank, Worcester,	. \$100	\$6,800	\$107	\$7,276
51 "	Mechanics' Bank, Worcester,	. 100	5,100	109	5,559
45 "	Quinsigamond Bank, "	. 100	4,500	108	4,860
40 "	Fitchburg Bank, Fitchburg,	. 100	4,000	100	4,000
15 "	Grafton Bank, Grafton,	. 100	1,500	100	1,500
20 "	Oxford Bank, Oxford,	. 100	2,000	100	2,000
15 "	Blackstone Bank, Boston,	. 100	1,500	109	1,635
15 "	Southbridge B'k, Southbridge,	100	1,500	100	1,500
			<u>\$55,200</u>		<u>\$63,295</u>

Railroad Bonds:—

Norwich and Worcester Railroad bonds,	.	\$1,000	\$1,000
Worcester and Fitchburg Railroad bonds,	.	1,500	1,500
		<u>\$2,500</u>	<u>\$2,500</u>

Amount of Assets, other than notes received for premium and deposits:—

Bank stocks, (market value,)	.	.	.	\$63,295 00	
Railroad bonds, (market value,)	.	.	.	2,500 00	
Other investments,	.	.	.	126,783 14	
Cash on hand,	.	.	.	6,794 20	
				<u></u>	\$199,372 34

Liabilities:—

Losses ascertained and unpaid,	.	.	.	\$475 00	
Re-insurance at 50 per cent.,	.	.	.	113,693 44	
				<u></u>	114,168 44
					<u>\$85,203 90</u>

Assets brought forward,	\$182,767 43	Losses paid,	.	.	\$12,687 76	
Cash Premium,	44,109 72	Dividends,	.	.	27,919 41	
Interest,	11,835 49	Expenses,	.	.	4,995 70	
	<u>\$238,712 64</u>				<u>\$45,602 87</u>	
Balance,	. \$193,109 77	Assets carr'd forward,	\$199,372 34			+ \$6,262 57

FOREIGN STOCK COMPANIES,
DOING BUSINESS IN THIS COMMONWEALTH.

	ÆTNA, Hartford, Ct.	AMERICAN EXCHANGE FIRE, New York.	ARCTIC FIRE, New York.	ATLANTIC FIRE AND MARINE, Providence, R. I.	CHARTER OAK FIRE AND MARINE Hartford, Ct.
Amount of Capital actually paid in,	\$1,500,000 00	\$200,000 00	\$250,000 00	\$150,000 00	\$300,000 00
Number of Shares,	15,000	2,000	5,000	3,000	3,000
Par value of each share,	\$100 00	\$100 00	\$50 00	\$50 00	\$100 00
Amount of Fire Risks outstanding,	131,391,854 00	5,613,000 00	5,711,136 24	7,511,547 00	12,381,139 00
of Marine Risks outstanding,	—	—	1,200,972 00	39,672 00	—
of United States Stocks and Treasury Notes,	212,162 50	—	—	—	—
of State Stocks,	228,362 50	—	—	—	—
of Bank Stocks, (market value,)	972,497 00	—	—	190,325 00	146,862 25
of Railroad Stocks, (market value,)	94,550 00	—	—	—	1,859 00
of Railroad Bonds, (market value,)	—	—	—	—	9,700 00
of Real Estate, (cash value,)	77,500 00	—	9,365 54	—	—
of Cash on hand and in bank,	119,180 43	2,270 35	8,576 04	4,263 12	13,275 17
in hands of agents,	255,753 65	4,485 95	20,000 00	13,605 35	28,769 95
loaned on mortgage of real estate,	267 15	187,600 00	222,950 00	—	36,450 00
on collateral,	—	8,250 00	13,825 00	—	72,580 52
without collateral,	—	—	—	—	2,252 35
of all other investments and debts due the Company,	—	2,226 05	—	2,043 50	531 12
of Premium Notes on risks terminated,	—	—	—	12,624 15	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	1,480 98	—	—
claimed and unpaid,	—	1,700 00	2,500 00	976 31	8,526 75
reported, upon which the liability of the Company is not determined,	173,521 14	—	8,500 00	11,681 04	—
of all other Claims against the Company,	—	—	—	3,091 51	—
of Cash received for premiums on fire risks,	1,848,455 06	59,331 20	44,531 84	100,227 59	171,380 65
marine risks,	—	—	53,940 85	17,565 17	—

	CITY FIRE, Hartford, Ct.	CITY FIRE, New Haven.	COMMERCE FIRE, New York.	CONNECTICUT FIRE, Hartford, Ct.	CONTINENTAL, New York.
Amount of Capital actually paid in,	\$250,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$500,000 00
Number of Shares,	2,500	2,000	2,000	2,000	5,000
Par value of each share,	\$100 00	\$100 00	\$100 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	15,702,240 00	9,426,121 65	3,545,888 03	7,622,550 00	38,733,716 00
Amount of Marine Risks outstanding,	—	—	—	—	—
of United States Stocks and Treasury Notes,	—	—	—	25,000 00	—
of State Stocks,	5,075 00	—	—	—	—
of Bank Stocks, (market value,)	163,375 50	135,973 00	—	136,203 00	97,100 00
of Railroad Stocks, (market value,)	—	36,035 00	—	7,579 00	—
of Railroad Bonds, (market value,)	14,080 00	6,300 00	—	9,500 00	9,600 00
of Real Estate, (cash value,)	—	731 05	—	—	20,750 00
of Cash on hand and in bank,	27,868 01	10,667 03	2,955 18	6,137 86	21,514 74
in hands of agents,	26,023 25	6,008 65	—	4,750 00	—
loaned on mortgage of real estate,	28,968 00	40,310 00	175,000 00	—	635,000 00
on collateral,	42,932 00	—	33,500 00	—	187,900 00
without collateral,	5,731 75	19,111 47	—	15,806 25	—
of all other investments and debts due the Company,	1,128 37*	63,202 00	—	4,394 00	44,505 82
of Premium Notes on risks terminated,	—	—	—	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	2,000 00
claimed and unpaid,	2,367 11	—	—	1,000 00	1,590 46
reported, upon which the liability of the Company is not determined,	6,250 00†	11,317 33	—	—	11,038 25
of all other Claims against the Company,	400 00	700 00	—	—	7,208 61
of Cash received for premiums on fire risks,	206,809 44	99,099 84	33,452 17	75,856 24	296,199 87
marine risks,	—	—	—	—	—

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-	-	-	-	-
of Income from all other sources, . . .	19,520	76†	6,663	23	11,847	35	11,803	95	56,995 10§
of Fire Losses paid the last year, . . .	-	-	10,140	00	-	-	-	-	-
of Marine Losses paid the last year, . . .	145,845	32	79,826	07	4,337	38	39,409	97	121,112 94||
of Dividends paid the last year, . . .	-	-	-	-	-	-	-	-	-
of Expenses of office, . . .	25,000	00	12,000	00	16,000	00	21,500	00	74,994 18
of other Expenditures, . . .	18,060	00	6,000	00	12,008	79	9,520	00	43,580 41
of Cash received for fire risks not terminated, . . .	28,669	21	500	00	4,306	77	3,684	00	29,010 53
required to re-insure all outstanding risks, . . .	198,354	06	103,340	53	22,588	96	61,460	00	260,000 00
of Premium Notes on risks not terminated, . . .	99,177	03	51,670	26	11,294	48	30,730	00	130,000 00
of Delinquent Notes not charged to profit and loss, . . .	-	-	-	-	-	-	-	-	-
Highest rate of interest received, . . .	-	-	-	-	-	-	-	-	-
paid on money borrowed, . . .	10 per cent.	-	-	-	7 per cent.	-	7 per cent.	-	7 per cent.
Number of shares of Capital Stock pledged to the Com-pany, . . .	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account, . . .	82,224	38	Not returned.	-	14,724	34	29,823	25	Not returned.
to debit of profit and loss account, . . .	-	-	-	-	-	-	-	-	-
Number of shares of Capital Stock owned by the Com-pany, or not subscribed for, . . .	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-	-	15,806	25	-

* Office furniture and library.

† \$2,550 resisted.

‡ Dividends on investments.

§ Including dividends received on stocks and bonds.

|| Including losses of former year, which remained unpaid on the 1st November, 1859.

	DELAWARE MUTUAL SAFETY, Philadelphia, Pa.	FULTON FIRE, New York.	GERMANIA FIRE, New York.	GOODRIUE FIRE, New York.	HANOVER FIRE, New York.
Amount of Capital actually paid in,	\$355,875 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Number of Shares,	14,235	8,000	4,000	2,000	4,000
Par value of each share,	\$25 00	\$25 00	\$50 00	\$100 00	\$50 00
Amount of Fire Risks outstanding,	13,973,786 00	10,000,000 00	6,564,998 00	6,436,261 30	6,415,510 66
of Marine Risks outstanding,	5,887,007 00	—	—	—	—
of United States Stocks and Treasury Notes,	219,963 34	—	—	—	—
of State Stocks,	141,915 00	9,000 00	—	—	—
of Bank Stocks, (market value,)	—	—	3,375 50	—	8,825 00
of Railroad Stocks, (market value,)	4,800 00	—	—	—	—
of Railroad Bonds, (market value,)	45,000 00	—	—	—	—
of Real Estate, (cash value,)	61,363 35	2,254 80	—	—	3,353 59
of Cash on hand and in bank,	29,108 51	10,017 88	2,019 65	3,697 45	2,779 61
in hands of agents,	1,807 94	3,089 11	377 05	1,779 40	675 71
loaned on mortgage of real estate,	34,500 00	197,790 00	196,000 00	184,700 00	202,650 00
on collateral,	—	36,840 00	13,500 00	41,150 00	15,850 00
without collateral,	—	—	—	—	—
of all other investments and debts due the Company,	54,559 58	5,750 00	2,000 00	6,665 21	—
of Premium Notes on risks terminated,	—	—	—	650 00	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	7,500 00	—	—	4,249 04	—
reported, upon which the liability of the Company is not determined,	35,269 00	2,700 00	5,000 00*	2,500 00†	300 00
of all other Claims against the Company,	6,825 09	724 28	1 60	—	—
of Cash received for premiums on fire risks,	118,358 73	99,340 89	43,877 87	63,043 41	52,495 18
marine risks,	106,564 41	—	—	—	73 85§

Amount of Notes received for premiums on fire risks, marine risks,	—	—	—	—	650 00	—	—
of Cash received for interest,	242,261 55	—	—	—	—	—	—
of Income from all other sources,	30,823 93	—	—	—	14,995 53	—	15,919 22
of Fire Losses paid the last year,	27,568 72	—	—	—	—	—	—
of Marine Losses paid the last year,	53,505 01	—	—	—	27,783 58	—	15,768 51
of Dividends paid the last year,	202,028 99	—	—	—	—	—	—
of Expenses of office,	25,597 40	40,000 00	24,000 00	—	24,000 00	—	24,000 00
of other Expenditures,	20,487 48	13,070 85	12,572 45	—	2,500 00	—	13,615 55
of Cash received for fire risks not terminated,	107,154 07	22,432 95	5,465 41	—	9,833 36	—	9,523 65
required to re-insure all outstanding risks,	106,748 75	66,226 85	35,000 00	—	53,771 70	—	40,183 24
of Premium Notes on risks not terminated,	174,505 15	33,113 43	17,500 00	—	26,885 85	—	20,091 62
of Delinquent Notes not charged to profit and loss,	—	—	—	—	—	—	—
Highest rate of interest received,	5,055 98	—	—	—	—	—	—
paid on money borrowed,	6 per cent.	7 per cent.	7 per cent.	—	7 per cent.	—	7 per cent.
Number of shares of Capital Stock pledged to the Company,	—	—	—	—	—	—	—
Balance to credit of profit and loss account,	146,416 80	57,101 50	18,438 73†	—	31,045 09	—	28,174 53
to debit of profit and loss account,	—	—	—	—	—	—	—
Number of shares of Capital Stock owned by the Company, or not subscribed for,	—	—	—	—	—	—	—
Amount of capital consisting of Stockholders' Notes,	—	—	—	—	—	—	—

* Probably will not exceed 30 per cent.

† Resisted.

‡ Exclusive of accrued interest, amounting to \$2,986.57.

§ Inland navigation.

	HARTFORD FIRE, Hartford, Ct.	HOME, New Haven, Ct.	HOME, New York.	HOPE, Providence, R. I.	HOWARD, New York.
Amount of Capital actually paid in,	\$500,000 00	\$200,000 00	\$1,000,000 00	\$150,000 00	\$250,000 00
Number of Shares,	5,000	2,000	10,000	3,000	5,000
Par value of each share,	\$100 00	\$100 00	\$100 00	\$50 00	\$50 00
Amount of Fire Risks outstanding,	56,373,848 00	2,063,742 04	63,000,000 00	2,123,616 36	15,809,913 22
of Marine Risks outstanding,	—	687,538 56	1,500,000 00	—	—
of United States Stocks and Treasury Notes,	—	—	103,150 00	—	60,600 00
of State Stocks,	48,200 00	10,780 00	42,150 00	—	15,900 00
of Bank Stocks, (market value.)	637,259 00	107,045 00	83,950 00	154,037 50	41,750 00
of Railroad Stocks, (market value.)	16,040 00	—	—	—	—
of Railroad Bonds, (market value.)	19,285 00	—	—	—	—
of Real Estate, (cash value.)	15,000 00	—	65,689 00	—	72,000 00
of Cash on hand and in bank,	126,345 24	13,191 33	17,716 67	6,476 23	3,162 65
in hands of agents,	58,802 25	12,959 25	126,198 10	850 22	1,116 73
loaned on mortgage of real estate,	1,965 00	25,450 00	922,452 03	—	174,940 00
on collateral,	4,658 64	24,190 00	118,050 00	—	800 00
without collateral,	44,732 30	25,310 08	—	—	—
of all other investments and debts due the Company,	41,041 00	4,324 96	45,599 32	3,928 67	43,569 00
of Premium Notes on risks terminated,	—	6,970 24	11,407 32	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	—	—	33,116 04	—	1,360 00
reported, upon which the liability of the Company is not determined,	65,668 90	5,505 00	48,935 58	—	2,000 00
of all other Claims against the Company,	500 00	621 68	318 00	160 00†	189 85
of Cash received for premiums on fire risks,	667,892 33	27,077 40	758,424 37	30,480 57	119,732 18
marine risks,	—	30,820 15	118,319 25	—	313 98

Amount of Notes received for premiums on fire risks, . . .	179 50	-	-	-	-	-
of Cash received for interest, . . . marine risks, . . .	21,694 57	-	25,062 04	-	-	-
of Income from all other sources, . . .	10,100 33	55,156 20*	94,360 65	10,195 78	23,998 96	-
of Fire Losses paid the last year, . . .	-	-	651 04	-	-	-
of Marine Losses paid the last year, . . .	8,930 00	370,412 90	549,673 05	14,667 35	67,479 63	-
of Dividends paid the last year, . . .	13,695 30	-	65,872 21	-	-	-
of Expenses of office, . . .	10,000 00	100,000 00	159,652 00	11,840 00	56,250 00	-
of other Expenditures, . . .	25,189 74†	28,435 03	218,904 19	3,750 00	12,126 19	-
of Cash received for fire risks not terminated, . . .	-	111,461 93	32,864 12	4,635 94	14,520 47	-
required to re-insure all outstanding risks, . . .	25,865 75	646,572 68	655,800 00	27,932 70	111,064 71	-
of Premium Notes on risks not terminated, . . .	12,932 88	323,286 34	336,907 39	13,966 35	55,532 36	-
of Delinquent Notes not charged to profit and loss, . . .	10,672 43	-	18,014 78	-	-	-
Highest rate of interest received, . . .	-	-	3,673 89	-	-	-
paid on money borrowed, . . .	6 per cent.	8 per cent.	7 per cent.	7 per cent.	7 per cent.	-
Number of shares of Capital Stock pledged to the Com- pany, . . .	-	-	-	-	-	-
Balance to credit of profit and loss account, . . .	-	-	-	-	-	-
to debit of profit and loss account, . . .	19,581 38	445,644 53	Not returned.	15,292 62	159,363 99	-
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	2 70	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-	-

* Including dividends on investments.

† Including commissions, return premiums, re-insurance, &c.

‡ Unpaid dividends.

	HUMBOLDT FIRE, New York.	INDEMNITY FIRE, New York.	IRVING FIRE, New York.	LAFAYETTE, Brooklyn, N. Y.	LORILLARD FIRE, New York.
Amount of Capital actually paid in,	\$200,000 00	\$150,000 00	\$200,000 00	\$150,000 00	\$500,000 00
Number of Shares,	2,000	1,500	8,000	3,000	20,000
Par value of each share,	\$100 00	\$100 00	\$25 00	\$50 00	\$25 00
Amount of Fire Risks outstanding,	9,476,174 11	3,562,520 00	8,132,963 63	5,072,326 00	8,744,014 41
Amount of Marine Risks outstanding,	—	14,635 00	—	—	—
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	25,615 00	—	—	—	26,250 00
of Bank Stocks, (market value,)	—	—	—	—	—
of Railroad Stocks, (market value,)	—	—	—	—	—
of Railroad Bonds, (market value,)	—	—	—	—	—
of Real Estate, (cash value,)	—	—	—	—	—
of Cash on hand and in bank,	7,759 64	883 18	5,441 32	4,241 65	668 91
in hands of agents,	5,489 36	249 79	—	832 49	2,953 58
loaned on mortgage of real estate,	170,675 00	162,500 00	190,150 00	140,147 40	395,300 00
on collateral,	28,320 00	—	21,200 00	16,140 00	102,600 00
without collateral,	—	—	—	—	27,000 00†
of all other investments and debts due the Company,	6,136 82	—	9,001 49	10,566 32	—
of Premium Notes on risks terminated,	—	—	—	—	—
of Borrowed Money,	—	2,850 00	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	2,030 00	—	5,500 00	5,467 84	—
reported, upon which the liability of the Company is not determined,	2,000 00	100 00	6,990 59	—	10,140 00
of all other Claims against the Company,	—	2,542 20*	435 00	—	—
of Cash received for premiums on fire risks,	95,798 19	20,728 16	73,558 95	71,715 57†	92,226 12
marine risks,	—	1,692 47	—	—	—

Amount of Notes received for premiums on fire risks, marine risks, . . .	-	-	-	-	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-	-	-	-	-
of Income from all other sources, . . .	15,724 01	-	-	11,206 19	-	-	16,114 00	10,296 94	17,630 95
of Fire Losses paid the last year, . . .	-	-	-	-	-	-	-	400 00	-
of Marine Losses paid the last year, . . .	69,192 69	-	-	10,847 52	-	-	67,853 62	26,091 35	20,020 05
of Dividends paid the last year, . . .	-	-	-	853 55	-	-	-	-	-
of Expenses of office, . . .	-	-	-	15,000 00	-	-	20,000 00	15,000 00	5,500 00
of other Expenditures, . . .	17,613 96	-	-	8,456 26	-	-	21,597 24	16,682 40	22,379 39
of Cash received for fire risks not terminated, . . .	12,649 00	-	-	-	-	-	-	-	5,006 39§
required to re-insure all outstanding risks, . . .	68,445 06	-	-	20,147 71	-	-	62,500 00	63,715 57	Not returned.
of Premium Notes on risks not terminated, . . .	34,222 53	-	-	10,073 86	-	-	31,250 00	31,857 79	36,890 40
of Delinquent Notes not charged to profit and loss, . . .	-	-	-	-	-	-	-	-	-
Highest rate of interest received, . . .	7 per cent.	-	-	7 per cent.	-	-	7 per cent.	7 per cent.	7 per cent.
paid on money borrowed, . . .	-	-	-	-	-	-	-	-	-
Number of shares of Capital Stock pledged to the Company, . . .	-	-	-	-	-	-	-	-	-
Balance to credit of profit and loss account, . . .	43,996 18	-	-	503 76	-	-	24,479 50	Not returned.	Not returned.
to debit of profit and loss account, . . .	-	-	-	-	-	-	-	-	-
Number of shares of Capital Stock owned by the Company, or not subscribed for, . . .	-	-	-	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-	-	-	-	-

* Taxes.

† Less re-insurance and return premiums.

‡ On deposit in United States Trust Company.

§ Including return premiums, policies cancelled, and re-insurance.

	LIVERPOOL & LONDON FIRE & LIFE, (Branch Office) N. Y.	LAMAR FIRE, New York.	MANHATTAN FIRE, New York.	MARKET FIRE, New York.	MERCHANTS', Hartford, Ct.
Amount of Capital actually paid in,	\$5,780,175 00	\$300,000 00	\$250,000 00	\$200,000 00	\$200,000 00
Number of Shares,	10,000	3,000	5,000	2,000	2,000
Par value of each share,	£20 00	\$100 00	\$50 00	\$100 00	\$100 00
Amount of Fire Risks outstanding,	40,806,875 00*	8,000,000 00	18,000,000 00	12,198,910 00	9,753,271 33
of Marine Risks outstanding,	—	—	—	—	—
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	48,000 00*	—	—	—	61,000 00
of Bank Stocks, (market value,)	—	19,750 00	—	5,000 00	98,887 50
of Railroad Stocks, (market value,)	—	—	—	—	—
of Railroad Bonds, (market value,)	—	—	—	—	—
of Real Estate, (cash value,)	80,000 00*	—	—	—	—
of Cash on hand and in bank,	87,143 63*	3,439 19	9,216 68	2,723 19	16,215 93
in hands of agents,	45,000 00*	1,709 63	—	—	9,347 53
loaned on mortgage of real estate,	595,300 00*	265,800 00	295,500 00	208,090 00	57,200 00
on collateral,	84,000 00*	38,650 00†	49,600 00	32,828 00	14,250 44
without collateral,	—	—	—	—	—
of all other investments and debts due the Company,	—	10,337 81†	16,656 86	—	2,938 29
of Premium Notes on risks terminated,	—	—	—	—	—
of Borrowed Money,	—	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	—
claimed and unpaid,	4,050 00*	—	—	5,907 00	—
reported, upon which the liability of the Company is not determined,	33,500 00*	700 00	11,250 00	4,000 00	15,962 80
of all other Claims against the Company,	—	—	375 00	—	—
of Cash received for premiums on fire risks,	468,038 19*	74,870 21	196,215 85	104,815 48	118,327 68\$
marine risks,	—	3,734 38	—	—	—

	MERCHANTS, Providence, R. I.	MERCANTILE FIRE, New York.	METROPOLITAN, New York.	N. ENGLAND FIRE AND MARINE, Hartford, Ct.	NIAGARA FIRE, New York.
Amount of Capital actually paid in,	\$150,000 00	\$200,000 00	\$300,000 00	\$200,000 00	\$200,000 00
Number of Shares,	3,000	4,000	3,000	2,000	4,000
Par value of each share,	\$50 00	\$50 00	\$100 00	\$100 00	\$50 00
Amount of Fire Risks outstanding,	3,775,846 00	6,054,030 39	14,764,000 00	8,933,200 00	9,784,754 00
Amount of Marine Risks outstanding,	741,012 00	—	176,000 00	—	—
of United States Stocks and Treasury Notes,	—	—	—	—	—
of State Stocks,	—	—	—	22,800 00	—
of Bank Stocks (market value,)	210,150 00	—	—	127,792 50	—
of Railroad Stocks, (market value,)	—	—	—	—	—
of Railroad Bonds, (market value,)	—	—	—	—	17,950 00
of Real Estate, (cash value,)	—	—	—	—	—
of Cash on hand and in bank,	9,439 17	4,450 34	8,410 00	14,782 83	21,687 38
in hands of agents,	4,497 50	203 75	11,600 00	10,915 63	1,322 10
loaned on mortgage of real estate,	—	208,350 00	299,133 33	30,096 00	229,950 00
on collateral,	—	37,000 00	28,250 00	13,510 00	27,780 00
without collateral,	—	—	—	—	—
of all other investments and debts due the Company,	—	380 76	22,736 95	38,742 94*	6,738 33†
of Premium Notes on risks terminated,	12,026 87	—	—	—	—
of Borrowed Money,	9,000 00	—	—	—	—
of Losses ascertained and unpaid,	—	—	—	—	1,464 00
claimed and unpaid,	—	6,250 00	6,550 00	3,900 00	3,524 00
reported, upon which the liability of the Company is not determined,	12,711 00	—	6,967 00	6,520 00	3,600 00
of all other Claims against the Company,	—	—	—	—	450 00
of Cash received for premiums on fire risks,	43,693 31	47,890 30	159,776 34	135,395 33	83,491 71
marine risks,	29,902 73	—	5,514 20	—	—

	NORTH AMERICAN FIRE, New York.	NORTH AMERICAN FIRE, Hartford, Ct.	NORWICH FIRE, Norwich, Ct.	NORTHERN ASSURANCE, Aberdeen and London.
Amount of Capital actually paid in,	\$250,000 00	\$300,000 00	\$200,000 00	\$312,015 00
Number of Shares,	5,000	3,000	4,000	62,403
Par value of each share,	\$50 00	\$100 00	\$50 00	£1
Amount of Fire Risks outstanding,	8,860,830 00	10,190,617 50	4,500,000 00	\$90,113,640 00
of Marine Risks outstanding,	-	-	-	10,205,950 00
of United States Stocks and Treasury Notes,	-	-	-	-
of State Stocks,	17,600 00	43,655 00	-	282,956 88
of Bank Stocks, (market value,)	-	216,948 00	168,106 00	40,871 96
of Railroad Stocks, (market value,)	-	14,300 00	-	15,934 68
of Railroad Bonds, (market value,)	-	-	19,000 00	588,500 00
of Real Estate, (cash value,)	-	-	-	202,022 15
of Cash on hand and in bank,	13,251 18	40,457 36	12,622 08	105,922 73
in hands of agents,	3,558 43	12,000 00	4,000 00	225,783 56
loaned on mortgage of real estate,	236,008 11	4,140 00	1,600 00	260,510 29
on collateral,	9,800 00	16,982 64	-	578,563 19
without collateral,	-	-	11,621 38	22,618 85
of all other investments and debts due the Company,	23,553 93	-	10,400 00	68,571 33
of Premium Notes on risks terminated,	-	-	-	-
of Borrowed Money,	-	-	-	-
of Losses ascertained and unpaid,	-	-	-	-
claimed and unpaid,	-	3,500 00	-	108,890 27
reported, upon which the liability of the Company is not determined,	-	-	4,560 00	-
of all other Claims against the Company,	-	-	-	36,095 41
of Cash received for premiums on fire risks,	76,515 77	137,942 07	47,243 68	501,752 27
marine risks,	-	-	-	-

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-	-
of Cash received for interest, . . .	-	-	-	-	-	-
of income from all other sources, . . .	19,840 18	-	21,319 90	12,697 69	93,196 54	-
of Fire Losses paid the last year, . . .	405 42	-	-	-	311,878 90	-
of Marine Losses paid the last year, . . .	42,680 18	-	133,287 56	28,195 10	345,297 33	-
of Dividends paid the last year, . . .	-	-	-	-	-	-
of Expenses of office, . . .	25,000 00	-	10,500 00	17,500 00	23,457 38	-
of other Expenditures, . . .	14,788 10	-	11,262 29	2,400 00	-	-
of Cash received for fire risks not terminated, . . .	9,685 08	-	22,930 04*	1,651 92	183,048 60	-
required to re-insure all outstanding risks, . . .	65,641 66	-	121,101 20	Not returned.	Not returned.	-
of Premium Notes on risks not terminated, . . .	32,820 83	-	60,550 60	15,750 00	-	-
of Delinquent Notes not charged to profit and loss, . . .	-	-	-	-	-	-
Highest rate of interest received, . . .	-	-	-	-	-	-
paid on money borrowed, . . .	7 per cent.	6 per cent.	6 per cent.	10 per cent.	6 per cent.	-
Number of shares of Capital Stock pledged to the Com- pany, . . .	7 per cent.	-	-	-	-	-
Balance to credit of profit and loss account, . . .	Not returned.	-	-	-	3,988 00	-
to debit of profit and loss account, . . .	-	75,235 82	48,623 53	15,455 46	83,163 15	-
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	-	-	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	585	-

* Agency expenses, commissions, taxes, etc.

	PARK FIRE, New York.	PHOENIX, Hartford, Ct.	PHENIX FIRE, Brooklyn, N. Y.	PROVIDENCE WASHINGTON, Providence, R. I.
Amount of Capital actually paid in,	\$200,000 00	\$400,000 00	\$200,000 00	\$200,000 00
Number of Shares,	2,000	4,000	4,000	6,250
Par value of each share,	\$100 00	\$100 00	\$50 00	\$32 00
Amount of Fire Risks outstanding,	13,000,000 00	31,184,063 00	12,000,000 00	7,669,194 00
of Marine Risks outstanding,	-	-	400,000 00†	-
of United States Stocks and Treasury Notes,	-	-	-	-
of State Stocks,	-	18,000 00	-	-
of Bank Stocks, (market value,)	-	314,191 00	4,250 00	33,600 00
of Railroad Stocks, (market value,)	-	-	-	-
of Railroad Bonds, (market value,)	-	-	-	-
of Real Estate, (cash value,)	2,650 87	-	1,141 53	157,800 00
of Cash on hand and in bank,	4,650 69	60,230 43	16,476 70	31,668 87
in hands of agents,	-	40,624 49	-	4,972 00
loaned on mortgage of real estate,	201,300 00	38,563 02	184,306 50	-
on collateral,	44,660 85	27,500 00	32,522 50	-
without collateral,	-	7,710 00	-	-
of all other investments and debts due the Company,	11,940 75	36,653 01*	33,775 47||	105,000 00\$
of Premium Notes on risks terminated,	-	-	6,830 57	-
of Borrowed Money,	-	-	-	-
of Losses ascertained and unpaid,	-	1,611 50	-	-
claimed and unpaid,	-	11,635 00	2,500 00	8,765 97
reported, upon which the liability of the Company is not determined,	-	17,750 00	17,088 00	-
of all other claims against the Company,	-	1,000 00†	-	2,500 00
of Cash received for premiums on fire risks,	144,958 50	439,230 37	133,198 94	90,795 55
marine risks,	-	-	29,638 99	-

	RESOLUTE FIRE, New York.	ROGER WILLIAMS, Providence, R. I.	ROYAL, Liverpool, England.	SECURITY FIRE, New York.
Amount of Capital actually paid in,	\$200,000 00	\$100,000 00	£283,065	\$500,000 00
Number of Shares,	2,000	2,000	94,355	10,000
Par value of each share,	\$100 00	\$50 00	£3	\$50 00
Amount of Fire Risks outstanding,	8,699,270 74	2,794,559 00	\$226,240,664 76	20,775,283 00
of Marine Risks outstanding,	82,214 00*	283,566 00	—	422,873 00
of United States Stocks and Treasury Notes,	—	—	469,544 25	—
of State Stocks,	—	—	—	—
of Bank Stocks, (market value,)	5,425 00	141,090 00	—	21,823 00
of Railroad Stocks, (market value,)	—	—	193,075 83	—
of Railroad Bonds, (market value,)	—	—	193,600 00	—
of Real Estate, (cash value,)	—	—	125,674 04	—
of Cash on hand and in bank,	32,362 46	2,627 48	242,020 81	10,745 61
in hands of agents,	4,465 95	2,475 78	122,339 04	45,784 24
loaned on mortgage of real estate,	194,046 19	—	19,360 00	503,650 00
on collateral,	27,075 00	—	130,003 88	10,800 00
without collateral,	—	—	—	—
of all other investments and debts due the Company,	7,442 90	4,420 00	2,148,440 66	38,263 47
of Premium Notes on Risks terminated,	—	4,631 98	—	13,025 41
of Borrowed Money,	—	8,285 51	—	—
of Losses ascertained and unpaid,	750 00†	—	36,188 68	—
claimed and unpaid,	—	14,325 00	—	12,000 00
reported, upon which the liability of the Company is not determined,	724 15	—	—	3,200 00||
of all other Claims against the Company,	575 00	834 00†	70,598 01	—
of Cash received for premiums on fire risks,	82,803 95	39,153 83	1,105,039 76	217,149 55
marine risks,	12,656 81	14,466 64	—	29,016 16

Amount of Notes received for premiums on fire risks, . . .	-	-	-	-	-	-
marine risks, . . .	-	-	-	-	-	-
of Cash received for interest, . . .	15,900	68	24,441	53	-	23,441 29
of Income from all other sources, . . .	-	-	7,986	52	-	26,607 25
of Fire Losses paid the last year, . . .	28,764	67	-	-	66,460	20
of Marine Losses paid the last year, . . .	10,398	79	-	-	11,576	28
of Dividends paid the last year, . . .	17,000	00	23,443	97	668,036	16
of Expenses of office, . . .	22,149	27	35,528	86	-	6,426 08
of other Expenditures, . . .	-	-	16,000	00	159,410	24
of Cash received for fire risks not terminated . . .	67,587	89	4,299	48	29,736	96
required to re-insure all outstanding risks, . . .	33,793	95	4,263	80	285,639	86
of Premium Notes on risks not terminated, . . .	-	-	37,513	62	890,056	64
of Delinquent Notes not charged to profit and loss, . . .	-	-	28,201	79	445,028	32
Highest rate of interest received, . . .	-	-	18,889	97	-	-
paid on money borrowed, . . .	-	-	500	00	-	-
Number of shares of Capital Stock pledged to the Com-pany, . . .	7 per cent.	-	7 per cent.	-	5½ per cent.	7 per cent.
Balance to credit of profit and loss account, . . .	-	-	6 per cent.	-	-	-
to debit of profit and loss account, . . .	-	-	-	-	-	-
Number of shares of Capital Stock owned by the Com-pany, or not subscribed for, . . .	33,048	71	-	50,191	70	144,091 73
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	-	-	-
	-	-	-	-	5,645	00
	-	-	-	-	-	-

|| Disputed.

‡ Unpaid Dividends.

† Contested.

* Inland Navigation risks.

	STATE FIRE, New Haven, Ct.	STANDARD FIRE, New York.	THAMES FIRE, Norwich, Ct.	UNITY FIRE, London.
Amount of Capital actually paid in,	\$200,000 00	\$200,000 00	\$109,260 00	£78,117 19 4
Number of Shares,	2,000	4,000	1,137	1,027,891
Par value of each share,	\$100 00	\$50 00	\$100 00	£1
Amount of Fire Risks outstanding,	4,000,000 00	5,101,018 30	551,412 38	£24,386,020
of Marine Risks outstanding,	—	960 00	—	—
of United States Stocks and Treasury Notes,	1,000 00	—	—	\$10,000 00
of State Stocks,	2,000 00	—	—	140,500 00
of Bank Stocks, (market value,)	39,650 00	—	25,800 00	—
of Railroad Stocks, (market value,)	18,900 00	—	—	—
of Railroad Bonds, (market value,)	36,000 00	—	—	—
of Real Estate, (cash value,)	—	—	—	56,410 20
of Cash on hand and in bank,	3,510 95	3,808 62	1,610 85	22,302 72
in hands of agents,	9,427 97	—	52 25	129,358 68
loaned on mortgage of real estate,	138,100 00	167,700 00	68,350 00	—
on collateral,	—	15,550 00	12,900 00	—
without collateral,	9,893 95	—	—	—
of all other investments and debts due the Company,	19,930 05	31,061 88	3,575 61+	75,958 96
of Premium Notes on risks terminated,	—	—	—	—
of Borrowed Money,	—	—	2,500 00	—
of Losses ascertained and unpaid,	—	—	—	—
claimed and unpaid,	19,561 00	—	—	—
reported, upon which the liability of the Company is not determined,	—	—	430 31	—
of all other Claims against the Company,	4,500 00	—	350 00	36,565 60
of Cash received for premiums on fire risks,	68,732 00	39,740 12	5,580 07	—
marine risks,	—	—	—	—

Amount of Notes received for premiums on fire risks, . . .	-	-	-	287,980 00
of Cash received for interest, . . .	-	-	-	-
of Income from all other sources, . . .	9,542 86	14,126 39	3,042 20	19,543 92
of Fire losses paid the last year, . . .	-	-	176 05†	3,872 00
of Marine Losses paid the last year, . . .	56,537 37	19,367 86	988 00	222,707 76
of Dividends paid the last year, . . .	-	-	-	-
of Expenses of office, . . .	-	10,000 00	2,191 32	-
of other Expenditures, . . .	5,495 82	11,493 22*	3,318 46	111,416 80
of Cash received for fire risks not terminated, . . .	6,375 94	4,493 28	1,491 52	-
required to re-insure all outstanding risks, . . .	60,069 31	29,906 51	5,307 07	115,192 00
of Premium Notes on risks not terminated, . . .	30,034 66	14,553 25	2,653 54	115,192 00
of Delinquent Notes not charged to profit and loss, . . .	-	-	-	-
Highest rate of interest received, . . .	-	-	-	-
paid on money borrowed, . . .	-	7 per cent.	7 per cent.	8 per cent.
Number of shares of Capital Stock pledged to the Com- pany, . . .	-	-	6 per cent.	-
Balance to credit of profit and loss account, . . .	Not returned.	-	-	-
to debit of profit and loss account, . . .	-	14,533 62	778 60	28,386 60
Number of shares of Capital Stock owned by the Com- pany, or not subscribed for, . . .	-	-	-	-
Amount of capital consisting of Stockholders' Notes, . . .	-	-	-	972,109
	-	-	1,600 00||	-

* Including return premiums, commissions, etc.

† Inland risks.

‡ On deposit in Norwich Savings Society.

|| Liabilities on subscription unsecured, \$2,890.

A G G R E G A T E .

Amount of Capital actually paid in,	\$21,093,450	72
Amount of Fire Risks outstanding,	1,150,988,691	11
of Marine Risks outstanding,	36,262,804	56
of United States Stocks and Treasury Notes,	1,101,420	09
of State Stocks,	1,199,584	33
of Bank Stocks, (market value,)	4,343,087	71
of Railroad Stocks, (market value,)	403,073	51
of Railroad Bonds, (market value,)	968,515	00
of Real Estate, (cash value,)	953,706	08
of Cash on hand and in bank,	1,232,425	65
in hands of agents,	1,266,216	31
loaned on mortgage of Real Estate,	8,531,918	02
on collateral,	2,014,512	66
without collateral,	191,851	38
of all other investments and debts due the Company,	3,071,743	19
of Premium Notes on Risks terminated,	68,166	54
of Borrowed Money,	22,635	56
of losses ascertained and unpaid,	43,495	16
claimed and unpaid,	289,279	79
reported, upon which the liability of the Company is not determined,	548,380	09
of all other claims against the Company,	170,590	67
of Cash received for premiums on fire risks,	9,832,474	65
marine risks,	454,360	04
of Notes received for premiums on fire risks,	288,809	50
marine risks,	437,918	57
of Cash received for interest,	1,124,311	13
of income from all other sources,	561,207	23
of Fire Losses paid the last year,	6,375,795	08
of Marine Losses paid the last year,	538,556	03
of Dividends paid the last year,	1,613,537	52
of expenses of office,	1,301,243	37
of other expenditures,	1,523,922	03
of Cash received for fire risks not terminated,	7,428,770	15
required to re-insure all outstanding risks,	3,912,532	08
of Premium Notes on risks not terminated,	104,446	37
of Delinquent Notes not charged to profit and loss,	6,185	39
Highest rate of interest received,	12 per cent.	
paid on money borrowed,	7 per cent.	
Number of shares of Capital Stock pledged to the Company,		50
Balance to credit of profit and loss account,	\$1,308,852	78
to debit of profit and loss account,	67,194	14
Number of Shares of Capital Stock owned by the Company, or not subscribed for,		983,986
Amount of capital consisting of Stockholders' Notes,	\$17,406	25

REMARKS.

ÆTNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

[Incorporated May, 1819.]

E. G. RIPLEY, *President.*

Secretary, THOMAS K. BRACE.

General Agent, A. H. BULLOCK, *Worcester.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5 per cent. semi-annual int., .	\$205,000	\$212,162½
State Stocks:—		
Kentucky stock, 6 per cent. semi-annual int., .	\$10,000	\$10,400
Tennessee stock, 6 per cent. semi-annual int., .	30,000	27,300
New York stock, 6 per cent. quarterly int., .	25,000	28,000
Missouri stock, 6 per cent. semi-annual interest,	26,000	21,700
Ohio stock, 1860, 6 per ct. semi-annual interest,	50,000	50,000
Ohio stock, 1886, 6 per ct. semi-annual interest,	25,000	27,750
Indiana stock, 2½ per cent. semi-annual interest,	60,000	37,200
Michigan stock, 6 per cent. semi-annual interest,	26,000	26,012½
	\$252,000	\$228,362½

Railroad Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
500 shares Hartford and New Haven R. R., \$100		\$50,000	\$125	\$62,500
250 “ Connecticut River Railroad, . 100		25,000	82	20,500
107 “ Boston and Worcester Railroad, 100		10,700	107	11,550
		\$85,700		\$94,550

Bank Stocks:—

50 shares Citizens' Bank, Waterbury, Ct., \$100		\$5,000	\$105	\$5,250
50 “ Stafford Bank, Stafford Springs, 100		5,000	105	5,250
36 “ Eagle Bank, Providence, R. I., 50		1,800	52	1,872
15 “ Mechanics' and Traders' Bank, Jersey City, N. J., . . . 100		1,500	95	1,425
200 “ Revere Bank, Boston, . . . 100		20,000	105½	21,100
100 “ Safety Fund Bank, Boston, . 100		10,000	104	10,400
100 “ Merchants' B'k, St. Louis, Mo., 100		10,000	105	10,500
200 “ State of Missouri Bank, St. Louis, Mo., 100		20,000	105	21,000
200 “ Mechanics' B'k, St. Louis, Mo., 100		20,000	100	20,000
400 “ Farmers' and Mechanics' Bank, Philadelphia, Pa., . . . 50		20,000	56	22,400
<i>Amounts carried forward, .</i>		\$113,300		\$119,197

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought forward,</i>		\$113,300		\$119,197
100 shares	Ætna Bank, Hartford, Ct.,	100	10,000	108	10,800
100	" Hartford County Bank, Hart- ford, Ct.,	50	5,000	50	5,000
100	" Charter Oak Bank, Hartford, Ct.,	100	10,000	105	10,500
200	" City Bank, Hartford, Ct.,	100	20,000	115	23,000
300	" Exchange B'k, Hartford, Ct.,	50	15,000	52	15,600
400	" Farmers' and Mechanics' B'k, Hartford, Ct.,	100	40,000	115	46,000
490	" Hartford Bank, Hartford, Ct.,	100	49,000	140	68,600
100	" Merchants' and Manufactur- ers' Bank, Hartford, Ct., .	100	10,000	100	10,000
300	" Phoenix Bank, Hartford, Ct.,	100	30,000	100	30,000
240	" State Bank, Hartford, Ct.,	100	24,000	122	29,280
150	" Connecticut River B'k, Hart- ford, Ct.,	50	,500	60	9,750
400	" American Exchange Bank, New York,	100	40,000	100	40,000
200	" Bank of North America, N. Y.,	100	20,000	108	21,600
300	" Bank of America, "	100	30,000	110	33,000
200	" Bank of the Republic, "	100	20,000	125	25,000
100	" Commonwealth Bank, "	100	10,000	100	10,000
300	" New York Bank, "	100	30,000	103	30,900
200	" Bank of Commerce, "	100	20,000	100	20,000
800	" Broadway Bank, "	25	20,000	35	28,000
800	" Butchers' and Drovers' Bank, New York,	25	20,000	30	24,000
100	" City Bank, New York, .	100	10,000	126	12,600
300	" Importers' and Traders' Bank, New York,	100	30,000	110	33,000
200	" Market Bank, New York, .	100	20,000	102	20,400
1,200	" Mechanics' Bank, New York,	25	30,000	30	36,000
200	" Merchants' Exchange Bank, New York,	100	20,000	100	20,000
400	" Metropolitan Bank, N. Y.,	100	40,000	114	45,600
820	" Merchants' Bank, "	50	41,000	53½	43,870
300	" Nassau Bank, "	100	30,000	102	30,600
400	" Manhattan Bank, "	50	20,000	71	28,400
200	" North River Bank, "	50	10,000	50	10,000
400	" Ocean Bank, "	50	20,000	47	18,800
400	" People's Bank, "	25	10,000	25¼	10,100
500	" Phoenix Bank, "	20	10,000	21½	10,800
400	" Union Bank, "	50	20,000	51½	20,600
100	" Hanover Bank, "	100	10,000	90	9,000
100	" Mercantile, Bank, "	100	10,000	125	12,500
			<hr/> \$874,800		<hr/> \$972,497

Other Investments :—

	Par value.	Market value.
Mortgage bonds, 7 per cent.,	\$44,000 00	\$44,000 00
Mortgage bonds, 6 per cent.,	38,000 00	38,000 00
Jersey City water bonds, 6 per cent.,	25,000 00	25,000 00
Hartford city bonds, 6 per cent.,	50,000 00	50,000 00
Rochester city bonds, 7 per cent.,	25,000 00	25,000 00
Brooklyn city bonds, 6 per cent.,	16,000 00	16,255 00
Milwaukie city bonds, 10 per cent.,	5,000 00	5,000 00
New York city stock, 6 per cent.,	50,000 00	51,510 00
Delaware and Hudson Canal Co.'s bonds 6 pr. ct.,	5,434 30	5,434 30
50 shares Connecticut River Company,	5,000 00	1,250 00
150 " N. Y. Life Insurance and Trust Co.,	15,000 00	26,250 00
100 " United States Trust Company,	10,000 00	12,500 00
	<hr/>	<hr/>
	\$288,434 30	\$300,199 30

Assets of the Company November 1, 1860 :—

United States stocks, (market value,)	\$212,162 50	
State stocks, (market value,)	228,362 50	
Railroad stocks, (market value,)	94,550 00	
Bank stocks, (market value,)	972,497 00	
Other investments,	300,199 30	
Real estate,	77,500 56	
Cash on hand,	119,180 43	
Due from agents,	255,753 65	
Loaned on mortgage of real estate,	267 15	
Bills receivable,	6,596 22	
Miscellaneous items,	763 63	
	<hr/>	\$2,267,832 94

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$173,521 14	
Re-insurance at 50 per cent.,	739,382 02	
	<hr/>	912,903 16
		<hr/>
Paid-up capital,	\$1,500,000 00	
Net assets,	1,354,929 78	
	<hr/>	
Balance against the Company,	\$145,070 22	

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1859.]

SAMUEL BROWN, *President.*

Secretary, JAMES M. BATES.

General Agent, JAMES D. KENT, No. 6 Congress Street, Boston.

Assets of the Company November 1, 1860 :—

Cash on hand and in bank,	\$2,270 35	
Due from agents and premiums in course of collection,	4,485 95	
Loaned on mortgages of real estate located in the cities of New York and Brooklyn,	187,600 00	
Loaned on collateral,	8,250 00	
All other investments,	2,226 05	
	<u> </u>	\$204,832 35

Liabilities :—

Losses reported upon which the liability of the Company is not determined,	\$1,700
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The data by which we could estimate the cost of re-insurance, the Company failed to return.

ARCTIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

ALBERT WARD, *President.*

Secretary, V. TILYU, Jr.

General Agent, ARTHUR WM. HOBART, 29 State Street, Boston.

Assets of the Company November 1, 1860 :—

Real estate,	\$9,365 54	
Cash on hand,	8,576 04	
Due from agents,	20,000 00	
Loaned on mortgages of real estate,	222,950 00	
Loaned on collateral,	13,825 00	
Premium notes on risks not terminated,	3,959 31	
	<u> </u>	\$278,675 89

Liabilities :—

Losses due and unpaid,	\$1,480 98	
Losses claimed and unpaid,	2,500 00	
Losses reported upon which the liability of the Company is not determined,	8,500 00	
Re-insurance at 50 per cent.,	20,879 65	
	<u> </u>	33,360 63

\$245,315 26

Paid-up capital,	\$250,000 00
Net assets,	245,315 26

Balance against the Company, . . \$4,684 74

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1852.]

S. MAURAN, *President.**Secretary,* JEREMIAH S. PARISH.*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
2,000 shares	Bank of Commerce, Providence, R. I.,	\$50	\$100,000	\$52 $\frac{7}{8}$	\$104,875
500	“ Globe Bank, Providence, . .	50	25,000	51	25,500
400	“ Continental B'k, Providence, .	50	20,000	500	20,000
150	“ Northern Bank, Providence, .	100	15,000	100	15,000
246	“ Lime Rock Bank,	50	12,300	50	12,300
200	“ Mechanics' and Manufacturers' Bank,	50	10,000	50	10,000
50	“ Merchants' Bank,	50	2,500	53	2,650
			<hr/>		<hr/>
			\$184,800		\$190,325

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$190,325 00
Cash on hand,	4,263 12
Due from agents,	13,605 35
Premium notes on risks terminated,	12,624 15
All other investments,	2,043 50
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	\$222,861 12

Liabilities:—

Losses claimed and unpaid,	\$976 31
Losses reported, upon which the liability of the Company is not determined,	11,681 04
Re-insurance of marine risks,	3,091 51
Re-insurance at 50 per cent.,	46,470 77
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	62,219 63
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	\$160,641 49
Deduct paid-up capital,	150,000 00
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Balance of surplus,	\$10,641 49

CHARTER OAK FIRE AND MARINE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, 1856.]

RALPH GILLETT, *President.**Secretary,* JOSEPH M. SPRAGUE.*General Agent,* RANDOLPH E. LADD, *Springfield, Mass.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Hide & Leather Bank, Boston,	\$100	\$10,000	\$107	\$10,700
100 " Revere Bank, Boston, . . .	100	10,000	105½	10,550
10 " Atlantic Bank, Boston, . . .	100	1,000	109	1,090
100 " American Exch. B'k, New York,	100	10,000	104	10,400
100 " Nassau Bank, New York, . . .	100	10,000	105	10,500
165 " Mechanics' Bk'g Asso'n, N. Y.,	12½	2,062½	13½	2,186¼
50 " Metropolitan Bank, New York,	100	5,000	116	5,800
75 " Park Bank, New York, . . .	100	7,500	115	8,625
100 " Ocean Bank, New York, . . .	50	5,000	50	5,000
100 " B'k of Com'e, Providence, R. I.,	50	5,000	54	5,400
9 " Stafford Bank, Stafford, Ct., .	100	900	106	954
20 " State Bank, Milwaukie, Ct., .	100	2,000	112½	2,250
205 " Exchange Bank, Hartford, Ct.,	50	10,250	55	11,275
200 " Mercantile Bank, Hartford, Ct.,	100	20,000	110	22,000
130 " Ætna Bank, Hartford, Ct., . .	100	13,000	110	14,300
121 " Mer's & Man. B'k, Hartford, Ct.,	100	12,100	101	12,221
100 " County Bank, Hartford, Ct., .	50	5,000	51	5,100
57 " City Bank, Hartford, Ct., . . .	100	5,700	115	6,555
11 " Phœnix Bank, Hartford, Ct., . .	100	1,100	102	1,122
5 " State Bank, Hartford, Ct., . . .	100	500	124	620
2 " Charter Oak B'k, Hartford, Ct.,	100	200	107	214
		<hr/>		
		\$136,312½		\$146,862¼

Railroad Stock :—

13 shares Hartford and New Haven R. R.,	\$100	\$1,300	\$143	\$1,859
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Railroad Bonds :—

10 b'ds (\$1,000 each) Michigan Cent. R. R.,				
1st mortgage sinking fund, 8 per cent.,	\$100	\$10,000	\$97	\$9,700

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,) . . .	\$146,862	25
Railroad stocks, (market value,) . . .	1,859	00
Railroad bonds,	9,700	00
Cash on hand and in bank,	13,275	17
Due from agents,	28,769	95
Loaned on mortgages of real estate, . . .	36,450	00
Loaned on collateral,	72,580	52
Loaned without collateral,	2,282	35
All other investments,	531	12
<i>Assets carried forward,</i>	<hr/>	\$312,310 36

<i>Assets brought forward,</i>						\$312,310 36
Liabilities:—						
Losses claimed and unpaid, and losses reported upon which the liability of the Company is not determined,					\$8,256 75	
Re-insurance at 50 per cent.,					76,064 21	
						<u>\$84,320 96</u>
						<u>\$227,989 40</u>
Paid-up capital,					\$300,000 00	
Net assets,					227,989 40	
Balance against the Company,					\$72,010 60	

CITY FIRE INSURANCE COMPANY, HARTFORD, CONNECTICUT

[Incorporated May, 1847.]

C. B. BOWERS, *President.**Secretary, C. C. WAITE.**General Agent, JAMES D. KENT, No. 6 Congress Street, Boston.*

State Stocks owned by the Company:—

	Par value.	Market value.
Ohio State stock,	\$5,000	\$5,075

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Park Bank, New York,	\$100	\$10,000	\$113	\$11,300
100 " Continental Bank, New York,	100	10,000	105	10,500
100 " Metropolitan Bank, New York,	100	10,000	112	11,200
100 " Importers' & Traders' B'k, N.Y.,	100	10,000	112	11,200
50 " Bank of Republic, New York,	100	5,000	126	6,300
100 " Market Bank, New York,	100	10,000	106	10,600
100 " Shoe & Leather B'k, N. York,	100	10,000	105	10,500
100 " Merchants' Bank, New York,	50	5,000	53	5,300
50 " Bank of Commerce, Boston,	100	5,000	108 $\frac{1}{4}$	5,412 $\frac{1}{2}$
65 " Hide & Leather Bank, Boston,	100	6,500	107	6,955
100 " Safety Bank, Boston,	100	10,000	104	10,400
100 " Revere Bank, Boston,	100	10,000	105 $\frac{1}{2}$	10,550
104 " Mercantile Bank, Hartford,	100	10,400	100	10,400
100 " Charter Oak Bank, Hartford,	100	10,000	106	10,600
50 " Phoenix Bank, Hartford,	100	5,000	103	5,150
50 " Ætna Bank, Hartford,	100	5,000	109	5,450
50 " Merchants' and Manufacturers' Bank, Hartford,	100	5,000	100	5,000
25 " City Bank, Hartford,	100	2,500	111	2,875
110 " Bank of Hartford County,	50	5,500	50	5,500
150 " Exchange Bank, Hartford,	50	7,500	71	8,165
		<u>\$152,400</u>		<u>\$163,357$\frac{1}{2}$</u>

Railroad Bonds:—

	Par value.	Market value.
10 Indiana Central R. R. mortgage bonds, paying 10 per cent. per annum,	\$10,000	\$10,000
Hartford and New Haven Railroad bonds,	4,000	4,080
	<u>\$14,000</u>	<u>\$14,080</u>

Assets of the Company, November 1, 1860 :—

State stock, (market value,)	\$5,075 00	
Bank stock, (market value,)	163,357 50	
Railroad bonds, (market value,)	14,080 00	
10 Brooklyn City water bonds, (market value,)	10,400 00	
7 Hartford City bonds, (market value,)	7,350 00	
Cash on hand and in bank,	27,868 00	
Due from agents and balances due on books,	26,023 25	
Loaned on mortgages of real estate,	28,968 00	
Loaned on collateral,	42,932 00	
Loaned without collateral,	5,734 75	
Office furniture and library,	1,128 37	
	<u></u>	\$332,916 87

Liabilities :—

Losses claimed and unpaid,	\$2,367 11	
Losses reported, upon which the liability of the Company is not determined,	6,250 00*	
Other claims,	400 00	
Re-insurance at 50 per cent.,	99,177 03	
	<u></u>	108,194 14
		<u>\$224,722 73</u>

Paid-up capital, \$250,000 00

Net assets, 224,722 73

Balance against the Company, . \$25,277 27

* \$2,550 resisted.

CITY FIRE INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated, 1850.]

WELLS SOUTHWORTH, *President.**Secretary, LEVI B. BRADY.**General Agent, HENRY A. BROWN, 39 State Street, Boston.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
282 shares Tradesman's B'k, New Haven, \$100	\$100	\$28,200	\$120	\$33,840
439 " Elm City Bank, New Haven, . 100	100	43,900	118	51,802
115 " Quinnpiac Bank, New Haven, 100	100	11,500	105	12,075
		<u>\$83,600</u>		<u>\$97,717</u>
<i>Amounts carried forward,</i>				

	<i>Amounts brought forward,</i>		\$83,600		\$97,717
178 shares	Merchants' Bank, New Haven, \$50		8,900	\$50	8,900
18 "	City Bank, New Haven, . 100		1,800	100	1,800
50 "	New Haven Co. B'k, N. Haven, 25		1,250	10	500
8 "	New Haven Bank, New Haven, 100		800	130	1,040
5 "	Agawam Bank, Springfield, . 100		500	110	550
10 "	Charter Oak B'k, Hartford, Ct., 100		1,000	100	1,000
10 "	Stamford Bank, Stamford, Ct., 30		300	35	350
10 "	Farmers' Bank, Bridgeport, Ct., 100		1,000	100	1,000
12 "	Pequannock B'k, Bridgep't, Ct., 100		1,200	100	1,200
52 "	Bank of Commerce, New York, 100		5,200	101	5,252
45 "	B'k of the Capitol, Albany, N.Y. 100		4,500	104	4,680
50 "	National Bank, Boston, . 100		5,000	106	5,300
50 "	Safety Fund Bank, Boston, . 100		5,000	104	5,200
8 "	Pynchon Bank, Springfield, . 100		800	112	896
12 "	Merchants' Ex. B'k, New York, 50		600	49	588
			<hr/>		<hr/>
			\$121,450		\$135,973

Railroad Stocks:—

356 shares	N. Haven & Northampton R. R., \$100	\$35,600	\$60	\$21,360
30 "	Danbury and Norwalk R. R., . 30	900	30	900
50 "	Housatonic Railroad, . . 100	5,000	50	2,500
50 "	Western Railroad, . . . 100	5,000	115	5,750
50 "	Boston & Worcester Railroad, 100	5,000	110½	5,525
			<hr/>	<hr/>
			\$51,500	\$36,035

Railroad Bonds:—

6	New Haven & N. London R. R. b'ds, 1st mort.,	\$6,000		\$3,600
3	New Haven and Northampton R. R. bonds, .	3,000		2,700
			<hr/>	<hr/>
			\$9,000	\$6,300

Assets of the Company November 1, 1860:—

Bank stocks, (market value,)	\$135,973 00
Railroad stocks, (market value,)	36,035 00
Railroad bonds, (market value,)	6,300 00
1 bond Railroad Bridge Co., (market value,) .	1,000 00
1 bond City of Dubuque, (market value,) .	400 00
477 shares Agawam Canal Co., West Springfield, (market value,)	27,412 00
96 shares Eagle Mills Co., Suffield, Ct., (market value,)	2,650 00
65 shares Southworth Man'g Co., West Springfield, (market value,)	19,500 00
80 shares Squire & Parsons' Man'g Co., Branford, Ct., (market value,)	2,000 00
195 shares New Haven Gas Light Company, (market value,)	5,850 00
<i>Amount carried forward,</i>	<hr/>
	\$237,120 00

<i>Amount of Assets brought forward, .</i>		\$237,120 00	
24 shares New England Car Spring Company,			
New York, (market value,)		2,640 00	
25 shares L. Candee & Co., New Haven,		1,250 00	
Office furniture, &c.,		500 00	
Real estate,		731 05	
Cash on hand,		10,667 03	
Due from agents,		6,008 65	
Loaned on mortgages of real estate,		40,310 00	
Loaned without collateral,		19,111 47	
		<hr/>	\$318,338 20
Liabilities :—			
Losses claimed and unpaid, and losses reported upon which the liability of the Company is not determined,		\$11,317 33	
Other claims against the Company,		700 00	
Re-insurance at 50 per cent.,		51,670 26	
		<hr/>	63,687 59
			<hr/>
			\$254,650 61
Deduct paid-up capital,			200,000 00
			<hr/>
Balance of surplus,			\$54,650 61

COMMERCE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 12, 1859.]

BENJAMIN BABCOCK, *President.*

Secretary, W. E. HOXIE.

General Agent, THOMAS F. HOLDEN, No. 22 Congress Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$2,955 18	
Loaned on mortgages of real estate,	175,000 00	
Loaned on collateral,	33,500 00	
	<hr/>	\$211,455 18
Liabilities :—		
Re-insurance, at 50 per cent.,		11,294 48
		<hr/>
		\$200,160 70
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$160 70

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated, 1850.]

BENJAMIN W. GREENE, *President.**Secretary,* JOHN B. ELDREDGE.*General Agent,* ARTHUR MERRILL, No. 27 State Street, Boston.

United States Stocks owned by the Company:—

	Par value.	Market value.
U. S. Treas. Notes, issued June, 1859,	\$25,000	Not kn'n.

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Hartford Bank, Hartford,	\$.100	\$10,000	\$140	\$14,000
200 " Farmers' and Mechanics' Bank, Hartford,	100	20,000	115	23,000
100 " Ætna Bank, Hartford,	100	10,000	108	10,800
100 " Merchants' and Manufacturers', Bank, Hartford,	100	10,000	101	10,100
100 " City Bank, Hartford,	100	10,000	114	11,400
60 " Charter Oak Bank, Hartford,	100	6,000	106	6,360
50 " Mercantile Bank, Hartford,	100	5,000	100	5,000
47 " Phoenix Bank, Hartford,	100	4,700	103	4,841
100 " Ocean Bank, New York,	50	5,000	50	5,000
50 " St. Nicholas Bank, New York,	100	5,000	100	5,000
50 " Park Bank, New York,	100	5,000	112	5,600
50 " Metropolitan Bank, New York,	100	5,000	112	5,600
50 " Nassau Bank, New York,	100	5,000	102	5,100
50 " Continental Bank, New York,	100	5,000	102	5,100
50 " American Exchange B'k, N. Y.,	100	5,000	102	5,100
166 " Phoenix Bank, New York,	22	3,652	22	3,652
400 " Mechanics' Banking Associa- tion, New York,	12½	5,000	13	5,200
50 " Hide & Leather Bank, Boston,	100	5,000	107	5,350
		\$124,352		\$136,203

Railroad Stocks:—

53 shares Hartford & New Haven R. R.,	\$100	\$5,300	\$143	\$7,579
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Railroad Bonds:—

10 Chicago and Galena Railroad bonds,	\$1,000	\$10,000	\$950	\$9,500
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Assets of the Company, November 1, 1860:—

United States Treasury Notes, (par value,)	\$25,000	00
Bank stocks, (market value,)	. . . . .	136,203	00
Railroad stocks, (market value,)	. . . . .	7,579	00
Railroad bonds, (market value,)	. . . . .	9,500	00
Hartford city bonds, (market value,)	. . . . .	15,450	00
Brooklyn (N. Y.) city bonds, (market value,)	. . . . .	5,150	00
Cash on hand, . . . . .	. . . . .	6,137	86
Due from agents, . . . . .	. . . . .	4,750	00
Loaned on good personal security, . . . . .	. . . . .	15,806	25
Other investments, . . . . .	. . . . .	4,394	00
Amount carried forward, . . . . .	. . . . .	—————	\$229,970 11

<i>Assets brought forward,</i>					\$229,970 11
<i>Liabilities:—</i>					
Losses claimed and unpaid,				\$1,000 00	
Re-insurance, at 50 per cent.,				30,730 00	
					<u>\$31,730 00</u>
					\$198,240 11
Paid-up capital,				\$200,000 00	
Net assets,				198,240 11	
					<u>\$1,759 89</u>
Balance against the Company,				\$1,759 89	

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1853.]

GEORGE T. HOPE, *President.**Secretary, H. H. LAMPORT.**General Agent, ARTHUR MERRILL, No. 27 State Street, Boston.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares National Bank, New York,	\$50	\$10,000	\$52	\$10,400
50 “ Importers’ and Traders’ Bank, New York,	100	5,000	115	5,750
50 “ Bank of America, New York, .	100	5,000	113	5,650
100 “ Union Bank, New York, . .	50	5,000	52½	5,250
100 “ Merchants’ Bank, New York, .	50	5,000	53½	5,350
50 “ Mercantile Bank, New York, .	100	5,000	105	6,250
50 “ Bank of North America, N. Y.,	100	5,000	109	5,450
100 “ Metropolitan Bank, New York,	100	10,000	112	11,200
150 “ American Exchange B’k, N.Y.,	100	15,000	102	15,300
200 “ Broadway Bank, New York, .	25	5,000	35	7,100
100 “ St. Nicholas Bank, New York,	100	10,000	91	9,100
100 “ Nassau Bank, New York, . .	100	10,000	103	10,300
		<u>\$90,000</u>		<u>\$97,100</u>

Railroad Bonds:—

10 N. Y. Central R.R. bonds, 6 per cent.,	\$1,000	\$10,000	\$960	\$9,600
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$97,100 00
Railroad bonds,	9,600 00
One 5 per cent. New York Central Park Im- provement bond,	1,000 00
Two 5 per cent. N. Y. city fire indemnity bonds,	1,500 00
Two 6 per cent. N. Y. county revenue bonds, .	20,000 00
Real estate,	20,750 00
Cash on hand,	21,514 74
Loaned on mortgages of real estate, . .	635,000 00
Loaned on collateral,	187,900 00
Accrued interest,	16,000 00
Premiums unpaid,	6,005 82
<i>Amount carried forward,</i>	<u>\$1,016,370 56</u>

<i>Assets brought forward,</i>		\$1,016,370 56
<i>Liabilities :—</i>		
Losses due and unpaid,	\$2,000 00	
Losses claimed and unpaid,	1,590 46	
Losses reported, upon which the liability of the		
Company is not determined,	11,038 25	
All other claims,	7,208 64	
Re-insurance, at 50 per cent.,	130,000 00	
		<u>\$151,837 35</u>
		\$864,533 21
Deduct paid-up capital,	500,000 00	
		<u>\$364,533 21</u>
Balance of surplus,		

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated, 1835.]

WILLIAM MARTIN, *President.*

Secretary, HENRY LYLURN.

General Agent, W. V. HUTCHINGS, No. 28 State Street, Boston.

United States Treasury Notes owned by the Company :—

	Par value.	Market value.
United States 5 per cent. loan,	\$100,000	\$100,500 00
United States 6 per cent. loan, with accrued interest,	115,000	119,463 34
	<u>\$215,000</u>	<u>\$219,963 34</u>

State Stocks :—

Pennsylvania 5 per cent. bonds,	\$100,000	\$95,970 00
Pennsylvania 6 per cent. bonds,	21,000	21,945 00
Tennessee 5 per cent. bonds,	30,000	24,000 00
	<u>\$151,000</u>	<u>\$141,915 00</u>

Railroad Stock :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Pennsylvania Railroad,	\$50	\$5,000	\$39	\$3,900
100 " North Pennsylvania Railroad,	50	5,000	9	900
		<u>\$10,000</u>		<u>\$4,800</u>

Railroad Bonds :—

Pennsylvania R. R. bonds, 2 mort. 6 pr. ct.,	\$50,000	\$45,000
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Assets of the Company, November 1, 1860 :—

United States Treasury Notes, (market value,)	\$219,963 34
State stocks, (market value,)	141,915 00
	<u>\$361,878 34</u>
<i>Amount carried forward,</i>	

<i>Assets brought forward,</i>	\$361,878 34	
Railroad stocks, (market value,)	4,800 00	
Railroad bonds, (market value,)	45,000 00	
Philadelphia 6 per cent. bonds, (market value,)	125,203 37	
300 shares Germantown Gas Co., principal and interest guaranteed by City of Philadelphia, (market value,)	15,300 00	
Real estate,	61,363 35	
Cash on hand,	29,108 51	
Due from agents,	1,807 94	
Loaned on mortgages of real estate,	34,500 00	
Other investments and debts due the Company,	54,559 58	
Premium notes on risks not terminated,	242,261 55	
	<hr/>	\$975,782 64
<i>Liabilities :—</i>		
Losses claimed and unpaid,	\$7,500 00	
Losses reported, upon which the liability of the Company is not determined,	35,269 00	
Other claims, including dividends due and unpaid,	6,825 09	
Scrip Fund of the Company,*	126,935 00	
Re-insurance at 50 per cent.,	174,505 15	
	<hr/>	351,034 24
		<hr/>
		\$624,748 40
Deduct paid-up capital,		355,875 00
		<hr/>
Balance of surplus,		\$268,873 40

* Supposed to be scrip issued for profits.

FULTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

WILLIAM A. COBB, *President.*

Secretary, JAMES M. RANKIN.

General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.

State Stocks owned by the Company :—

	Par value.	Market value.
10 Tennessee State bonds, 6 per cent.,	\$10,000	\$9,000
<i>Assets of the Company, November 1, 1860 :—</i>		
State of Tennessee stock, (market value,)	\$9,000 00	
5 New York city bonds, (market value,)	5,750 00	
Real estate,	2,254 80	
Cash on hand,	10,017 88	
Due from agents,	3,089 11	
Loaned on mortgages of real estate,	197,790 00	
Loaned on collateral,	36,840 00	
<i>Amount carried forward,</i>	<hr/>	\$264,741 79

<i>Assets brought forward,</i>						\$264,741 79
Liabilities:—						
Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,					\$2,700 00	
All other claims,					724 28	
Re-insurance at 50 per cent.,					33,113 43	
						<u>\$36,537 71</u>
						\$228,204 08
Deduct paid-up capital,						<u>200,000 00</u>
Balance of surplus,						\$28,204 08

GERMANIA INSURANCE COMPANY, NEW YORK.

[Incorporated, 1859.]

M. HILGER, *President.**Secretary,* R. GARRIGUE.*General Agent,* THOMAS F. HOLDEN, No. 22 Congress Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
30 shares Park Bank,	\$100	\$3,000	\$111 $\frac{1}{4}$	\$3,375 $\frac{1}{2}$

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$3,375 50	
20 shares Neptune Insurance Company,	2,000 00	
Cash on hand,	2,019 65	
Due from agents,	377 05	
Loaned on mortgages of real estate,	196,000 00	
Loaned on collateral,	13,500 00	
		<u>\$217,272 20</u>

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$5,000 00	
Balance due agents,	1 60	
Re-insurance at 50 per cent.,	17,500 00	
		<u>22,501 60</u>
		\$194,770 60

Paid-up capital, . . . \$200,000 00

Net assets, . . . 194,770 60

Balance against the Company, \$5,229 40

GOODHUE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July 1, 1857.]

ROBERT BAGE, *President.**Secretary, F. W. MACY.**General Agent, W. V. HUTCHINGS, No. 28 State Street, Boston.*

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$3,697 45	
Due from agents,	1,779 40	
Loaned on mortgages of real estate,	184,700 00	
Loaned on collateral,	41,150 00	
Other investments,	1,571 63	
Premium notes on risks terminated,	650 00	
Interest accrued, but not due,	3,661 39	
Premiums unpaid,	1,432 19	
	<hr/>	\$238,642 06
Liabilities :—		
Losses claimed and unpaid,	\$4,249 04	
Losses reported, upon which the liability of the Company is not determined,	2,500 00	
Re-insurance at 50 per cent.,	26,885 85	
	<hr/>	33,634 89
		<hr/>
		\$205,007 17
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$5,007 17

HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 15, 1852.]

DORAS L. STONE, *President.**Secretary, BENJAMIN S. WALCOTT.**General Agent, THOMAS F. HOLDEN, No. 22 Congress Street, Boston.*

State Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
10 Tennessee 6 per cent. bonds,	\$1,000	\$10,000	\$882½	\$8,825

The Company holds as collateral security for the payment of its Call Loans' the following Bank and Insurance Stocks :—

	Amount Loaned.	Par value. per share.	Market value per share.
50 shares Ocean Bank, New York,	\$2,000	\$50	\$98
10 " Continental Bank, "	900	100	102
20 " St. Nicholas Bank, "	1,700	100	91
25 " Bank of New York, "	3,000	100	102
20 " Hanover Bank, "		100	93
15 " Hanover Bank, "	1,250	100	93
	<hr/>		
Amount carried forward,	\$8,850		

	Amount loaned.	Par value per share.	Market value per share.
<i>Amount brought forward,</i>	\$8,850		
10 shares Importers' & Traders' Bank, . }	2,000	\$100	\$114
10 " Bank of North America Bank, . }		100	106
6 " Humboldt Fire Insurance Co., .	500	100	93
100 " Washington Fire Insurance Co.,	4,000	50	105
5 " Empire City Fire Insurance Co.,	500	100	120
	<u>\$15,850</u>		

Assets of the Company, November 1, 1860:—

Tennessee State bonds, (market value,) .	\$8,825 00	
Real estate,	3,353 59	
Cash on hand,	2,779 61	
Due from agents,	675 71	
Loaned on mortgages of real estate, . .	202,650 00	
Loaned on collateral,	15,850 00	
	<u></u>	\$234,133 91

Liabilities:—

Losses reported, upon which the liability of the Company is not determined, . .	\$300 00	
Re-insurance at 50 per cent., . . .	20,091 62	
	<u></u>	20,391 62
		<u>\$213,742 29</u>
Deduct paid-up capital,		200,000 00
		<u>\$13,742 29</u>

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1810.]

H. HUNTINGTON, *President.*

Secretary, TIMOTHY C. ALLYN.

General Agent, ISAAC DAVIS, *Worcester, Mass.*

State Stocks owned by the Company:—

	Par value.	Market value.
Tennessee State stock, 6 per cent., 1892,	\$20,000	\$17,800
Ohio State stock, 6 per cent., 1860, .	10,000	10,200
Michigan State stock, 6 per cent., 1863, .	20,000	20,200
	<u>\$50,000</u>	<u>\$48,200</u>

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
511 shares Hartford Bank, Hartford,	. \$100	\$51,100	\$145	\$74,095
400 " Phoenix Bank, " .	. 100	40,000	103	41,300
100 " Conn. River Bk'g Co., " .	. 50	5,000	67	6,700
200 " Exchange Bank, " .	. 50	10,000	54	10,800
150 " Bank of Hartford Co., " .	. 50	7,500	50	7,500
		<u>\$113,600</u>		<u>\$140,395</u>
<i>Amounts carried forward,</i> .				

		Par value per share.	Par value.	Market value per share.	Market value.
	<i>Amounts brought forward,</i>	.	\$113,600		\$140,395
200 shares	Charter Oak Bank, Hartford, .	\$100	20,000	\$106	21,200
260 "	Farmers' & Mech. B'k, "	100	26,000	115	29,900
150 "	Mercantile Bank, "	100	15,000	99	14,550
132 "	Merch. & Manuf. B'k, "	100	13,200	100	13,200
315 "	Ætna Bank, "	100	31,500	108	34,020
208 "	City Bank, "	100	20,800	115	23,920
200 "	Am. Exchange Bank, N. York, "	100	20,000	103	20,600
200 "	Bank of Commerce, "	100	20,000	102	20,400
300 "	Importers' & Traders' B'k, "	100	30,000	115	34,500
300 "	Bank of America, "	100	30,000	110	33,000
200 "	Manhattan Bank, "	50	10,000	70	14,000
300 "	Merchants' Bank, "	50	15,000	53½	16,050
200 "	Ocean Bank, "	50	10,000	49½	9,900
200 "	Union Bank, "	50	10,000	51	10,200
100 "	Bank of N. America, "	100	10,000	108	10,800
300 "	Metropolitan Bank, "	100	30,000	112	33,600
100 "	Blackstone Bank, Boston, "	100	10,000	109	10,900
100 "	Bank of Commerce, "	100	10,000	108¼	10,825
100 "	Granite Bank, "	100	10,000	109	10,900
10 "	Suffolk Bank, "	100	1,000	130	1,300
100 "	Hide & Leather Bank, "	100	10,000	107	10,700
100 "	Webster Bank, "	100	10,000	109½	10,950
100 "	National Bank, "	100	10,000	106	10,600
100 "	Atlantic Bank, "	100	10,000	109	10,900
100 "	Safety Fund Bank, "	100	10,000	104	10,400
100 "	Boylston Bank, "	100	10,000	124	12,400
100 "	Revere Bank, "	100	10,000	105½	10,550
200 "	B'k State of Missouri, St. Louis, "	100	20,000	101½	20,300
200 "	Merchants' Bank, "	100	20,000	101	20,200
57 "	State B'k of Wis'n, Milwaukie, "	100	5,700	107	6,099
			<hr/>		
			\$571,800		\$637,259

Railroad Stocks:—

20 shares	Connecticut River Railroad, .	\$100	\$2,000	\$87	\$1,740
100 "	Hartford & New Haven R. R.,	100	10,000	143	14,300
			<hr/>		
			\$12,000		\$16,040

Railroad Bonds:—

19	Hartford & New Haven R.R. bonds, 6's, \$1,000	\$19,000	\$1,015	\$19,285
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Assets of the Company, November 1, 1860:—

State stocks, (market value,)	.	.	.	\$48,200	00
Bank stocks, (market value,)	.	.	.	637,259	00
Railroad stocks, (market value,)	.	.	.	16,040	00
Railroad bonds, (market value,)	.	.	.	19,285	00
120 shares Conn. River Co., (market value,)				3,000	00
35 Hartford City bonds, (market value,)	.	.	.	36,575	00
			<hr/>		

Amount carried forward, . . . \$760,359 00

<i>Amount of Assets brought forward,</i>		\$760,359 00	
Real estate,		15,000 00	
Cash on hand,		126,345 24	
Due from agents,		58,802 25	
Loaned on mortgages of real estate,		1,965 00	
Loaned on collateral,		4,658 64	
Loaned on approved personal security,		44,732 30	
Other investments,		1,466 00	
		<hr/>	\$1,013,328 43
Liabilities :—			
Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,		\$65,668 90	
Other claims,		500 00	
Re-insurance at 50 per cent.,		323,286 34	
		<hr/>	389,455 24
			<hr/>
			\$623,873 19
Deduct paid-up capital,		500,000 00	
		<hr/>	
Balance of surplus,			\$123,873 19

HOME INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated, 1857—Commenced business November, 1859.]

D. R. SATTERLEE, *President.**Secretary,* CHARLES WILSON.*General Agent,* GEORGE W. REED, No. 9 Old State House, Boston.

State Stocks owned by the Company :—

	Par value.	Market value.
14 Missouri State bonds, 6 per cent.,	\$14,000	\$10,780

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Elm City Bank, New Haven, . \$100		\$20,000	\$112	\$23,400
202 " Quinnipiac Bank, " . 100		20,200	105	21,210
108 " Tradesman's Bank, " . 100		10,800	118	12,744
259 " Merchants' Bank, " . 50		12,950	49	12,691
500 " New Haven Co. B'k, " . 8		4,000	11½	5,750
50 " Metropolitan Bank, New York, 100		5,000	112	5,600
50 " Continental Bank, " . 100		5,000	104	5,200
50 " American Exch'ge B'k, " . 100		5,000	104	5,200
50 " Market Bank, " . 100		5,000	104	5,200
100 " Ocean Bank, " . 50		5,000	49½	4,950
50 " Bank of New York, " . 100		5,000	101	5,100
		<hr/>		
		\$97,950		\$107,045

Cash Loaned on Bank Stocks :—

	Amount Loaned.	Par value per share.	Market value per share.
86 shares Elm City Bank, New Haven, .	\$8,500	\$100	\$117
29 " Tradesman's Bank, "	3,000	100	118
49 " Merchants' Bank, "	2,000	50	49
12 " Quinipiac Bank, "	1,100	100	105
172 " New Haven Co. B'k, "	1,700	8	11½
4 " New Haven Co. B'k, "	400	100	130
20 " Clinton Bank, Clinton, Ct., .	2,000	100	100
	<u>\$18,700</u>		

Cash Loaned on Railroad Stocks:—

21 shares New York & New Haven R. R.,	800	100	50
14 " N. Haven & Northampton R. R.,	400	100	62½
20 " Watertown and Rome R. R., .	800	100	46
	<u>\$2,000</u>		

Cash Loaned on Railroad Bonds:—

3 Evansville and Illinois Railroad bonds, .	\$2,050	\$3,000	\$2,400
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Assets of the Company, November 1, 1860 :—

State stocks, (market value,)	\$10,780 00	
Bank stocks, (market value,)	107,045 00	
10 Brooklyn city water loan b'ds, (mark. val.,)	10,400 00	
Cash on hand,	13,191 33	
Due from agents,	12,959 00	
Loaned on mortgages of real estate, (valued at \$48,600,)	25,450 00	
Loaned on bank stocks,	18,700 00	
Loaned on railroad stocks,	2,000 00	
Loaned on railroad bonds,	2,050 00	
Loaned on collateral, (not before mentioned,) .	1,440 00	
Call loans on personal security,	25,340 08	
Safe and office fixtures,	1,014 26	
Premium notes on risks terminated,	6,970 24	
Premium notes on risks not terminated,	10,672 43	
Interest accrued,	3,289 70	
Due from non-resident stockholders, for taxes, .	21 00	
	<u></u>	\$251,323 04

Liabilities :—

Losses reported, upon which the liability of the Company is not determined,	\$5,505 00	
Other claims,	621 68	
Re-insurance at 50 per cent.,	29,018 80	
	<u></u>	35,145 48
		<u>\$216,177 56</u>
Deduct paid-up capital,		200,000 00
		<u>\$16,177 56</u>
Balance of surplus,		

HOME INSURANCE COMPANY, NEW YORK.

[Incorporated, 1853.]

CHARLES J. MARTIN, *President.**Secretary, J. MILTON SMITH.**General Agent, ALEXANDER H. BULLOCK, Worcester Mass.*

United States Stock owned by the Company :—

	Par value.	Market value.
United States Treasury Notes,	\$100,000	\$103,150

State Stocks :—

Missouri State bonds, 6 per cent.,	\$20,000	\$15,350
North Carolina State bonds, 6 per cent.,	10,000	9,250
Tennessee,	20,000	17,550
	<hr/>	<hr/>
	\$50,000	\$42,150

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce, New York, . \$100		\$20,000	\$100	\$20,000
200 " People's Bank, New York, . 25		5,000	26 $\frac{1}{4}$	5,250
150 " Importers' & Traders' B'k, N. Y., 100		15,000	115	17,250
100 " Continental Bank, New York, . 100		10,000	105	10,500
100 " Corn Exchange B'k, " . 100		10,000	95	9,500
100 " Metropolitan Bank, " . 100		10,000	112	11,200
50 " Park Bank, " . 100		5,000	113	5,650
50 " St. Nicholas' Bank, " . 100		5,000	92	4,600
		<hr/>		<hr/>
		\$80,000		\$83,950

Assets of the Company, November 1, 1860 :—

United States stock, (market value,)	\$103,150 00	
State stocks, (market value,)	42,150 00	
Bank stocks, (market value,)	83,950 00	
Brooklyn City water bonds, (market value,)	10,400 00	
Real estate,	65,689 00	
Cash on hand,	17,716 67	
Due from agents,	126,198 10	
Loaned on mortgages of real estate, (worth at least \$1,788,300, being first lien of record,)	922,452 03	
Loaned on collateral, (market value of securities pledged, \$150,000,)	118,050 00	
Other investments,	5,500 00	
Premium notes on risks terminated,	11,407 32	
Premium notes on risks not terminated,	18,014 78	
Premiums uncollected on policies issued at office,	1,199 32	
Interest accrued on loans,	28,500 00	
	<hr/>	\$1,554,377 22

Liabilities :—

Losses claimed and unpaid,	\$33,146 04
Losses reported, upon which the liability of the Company is not determined,	48,935 58
	<hr/>
Amount carried forward,	\$82,081 62

<i>Assets brought forward,</i>	.	.	.	.	.	\$1,554,377 22
<i>Amount of liabilities brought forward,</i>						\$82,081 62
Unpaid dividends,	.	.	.	.	.	348 00
Re-insurance at 50 per cent.,	.	.	.	.	.	336,907 00
						<u>\$419,336 62</u>
						\$1,135,040 60
Deduct paid-up capital,	.	.	.	.	.	1,000,000 00
						<u>\$135,040 60</u>
Balance of surplus,	.	.	.	.	.	\$135,040 60

HOPE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1858.]

ROYAL C. TAFT, *Acting President.**Secretary,* JOSEPH MARTIN.*General Agent,* J. H. WARD, No. 68 *State Street, Boston.*

Bank Stock owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
1,000 shares B'k of Commerce, Providence,	\$50	\$50,000	\$53	\$53,000
500 " Merchants' Bank, "	50	25,000	53	26,500
500 " American Bank, "	50	25,000	53	26,500
500 " Commercial Bank, "	50	25,000	53½	26,750
200 " National Bank, "	100	20,000	102½	20,500
15 " Mechanics' Bank, "	50	750	52½	787½
		<u>\$145,750</u>		<u>\$154,037½</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	.	.	.	.	\$154,037 50
Cash on hand,	.	.	.	.	6,476 23
Due from agents,	.	.	.	.	850 22
Accrued interest,	.	.	.	.	3,128 67
Personal property,	.	.	.	.	800 00
					<u>\$165,292 62</u>

Liabilities:—

Unpaid dividends,	.	.	.	.	\$160 00
Re-insurance at 50 per cent.,	.	.	.	.	13,966 35
					<u>14,126 35</u>
					\$151,166 27
Deduct paid-up capital,	.	.	.	.	150,000 00
					<u>\$1,166 27</u>
Balance of surplus,	.	.	.	.	\$1,166 27

HOWARD INSURANCE COMPANY, NEW YORK.

[Incorporated, March 16, 1825.]

SAMUEL T. SKIDMORE, *President*.*Secretary*, HENRY A. OAKLEY.*General Agent*, ARTHUR W. HOBART, No. 29 State Street, Boston.

United States Stocks owned by the Company :—

	Par value.	Market value.
\$60,000 United States 5 per cent. stock of 1874,	\$60,000	\$60,600

State Stocks :—

New York State stocks 6 per cent., \$5,000 of 1873,		
\$5,000 of 1865, \$5,000 of 1861,	15,000	15,900

Bank Stocks :—

	Par value per share.	Par value.	Market value per share.	Market value.
200 shares Bank of Commerce,	\$100	\$20,000	\$100	\$20,000
150 “ Metropolitan Bank,	100	15,000	110	16,500
250 “ Phoenix Bank,	20	5,000	21	5,250
		<hr/>		<hr/>
		\$40,000		\$41,750

Assets of the Company, November 1, 1860 :—

United States stocks, (market value,)	\$60,600 00	
State stocks, (market value,)	15,900 00	
Bank stocks, (market value,)	41,750 00	
New York city Central Park bonds, 6 per cent.,	10,300 00	
New York city floating debt fund, 6 per ct., 1878,	10,200 00	
New York city Tompkins' Market, 6 pr. ct., 1864,	500 00	
United States Trust Company, cash on deposit,	13,000 00	
Unpaid premiums,	1,569 46	
Accrued interest,	8,000 00	
Real estate,	72,000 00	
Cash on hand and in bank,	3,162 65	
Due from agents,	1,116 73	
Loaned on mortgages of real estate,	174,940 00	
	<hr/>	\$413,038 84

Liabilities :—

Losses claimed and unpaid,	\$1,360 00	
Losses reported, upon which the liability of the Company is not determined,	2,000 00	
Other claims,	189 85	
Re-insurance at 50 per cent.,	55,532 36	
	<hr/>	59,082 21
		<hr/>
		\$353,956 63
Deduct paid-up capital,		250,000 00
		<hr/>
		\$103,956 63

HUMBOLDT FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1857.]

JOHN RANKIN, *President.**Secretary,* WILLIAM MULLIGAN.*General Agent,* W. H. S. JORDAN, No. 46 State Street, Boston.

Assets of the Company, November 1, 1860 :—

New York State stocks, (market value,)	\$25,615 00	
Cash on hand,	7,759 64	
Due from agents,	5,489 36	
Loaned on mortgages of real estate,	170,675 00	
Loaned on collateral,	28,320 00	
Other investments,	6,136 82	
	<hr/>	\$243,995 82
Liabilities :—		
Losses claimed and unpaid,	\$2,030 00	
Losses reported, upon which the liability of the Company is not determined,	2,000 00	
Re-insurance at 50 per cent.,	34,222 53	
	<hr/>	\$38,252 53
		<hr/>
		\$205,743 29
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$5,743 29

INDEMNITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 26, 1856.]

JOHN HONE, *President.**Secretary,* W. R. SHELDON.*General Agent,* ARTHUR W. HOBART, No. 29 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$883 18	
Due from agents,	249 79	
Loaned on mortgages of real estate,	162,500 00	
	<hr/>	\$163,632 97
Liabilities :—		
Losses reported, upon which the liability of the Company is not determined,	\$100 00	
Claim against the Company for taxes,	2,542 20	
Owed for borrowed money,	2,850 00	
Re-insurance at 50 per cent.,	10,073 86	
	<hr/>	15,566 06
		<hr/>
		\$148,066 91
Paid-up capital,	\$150,000 00	
Net assets,	148,066 91	
	<hr/>	
Balance against the Company,	\$1,933 09	

IRVING FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 29, 1852.]

MASON THOMSON, *President*.*Secretary*, MARTIN G. CROWELL.*General Agent*, ISAAC F. DOBSON, No. 46 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$5,441 32	
Loaned on mortgages of real estate,	190,150 00	
Loaned on collateral,	21,200 00	
Other investments,	9,001 49	
	<hr/>	\$225,792 81

Liabilities :—

Losses claimed and unpaid,	\$5,500 00	
Losses reported, upon which the liability of the Company is not determined,	6,990 59	
Other claims,	435 00	
Re-insurance at 50 per cent.,	31,250 00	
	<hr/>	44,175 59
		<hr/>
		\$181,617 22

Paid-up capital . . . \$200,000 00

Net assets, . . . 181,617 22

Balance against the Company, . \$18,382 78

LAMAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, December, 1856.]

EDWARD ANTHONY, *President*.*Secretary*, ISAAC R. ST. JOHN.*General Agent*, W. H. S. JORDAN, No. 46 State Street, Boston.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
150 shares Bank of Commerce, N. Y., . \$100		\$15,000	\$100	\$15,000
50 " St. Nicholas' Bank, " . 100		5,000	95	4,750
		<hr/>		<hr/>
		\$20,000		\$19,750

Assets of the Company, November 1, 1860 :—

Bank Stocks, (market value,)	\$19,750 00	
Cash on hand,	3,439 19	
Due from agents,	1,709 63	
Loaned on mortgages of real estate,	265,800 00	
Loaned on collateral, (good stocks as security,)	38,650 00	
Premiums in course of collection,	3,607 81	
Accrued interest,	6,730 00	
<i>Amount carried forward</i> ,	<hr/>	\$339,686 63

<i>Assets brought forward,</i>	.	.	.	.	.	.	\$339,686 63
<i>Liabilities :—</i>							
Losses reported, upon which the liability of the							
Company is not determined,	.	.	.	.	.	.	\$700 00
Re-insurance at 50 per cent.,	.	.	.	.	.	.	30,000 00
							<u>\$30,700 00</u>
							\$308,986 63
Deduct paid-up capital,	.	.	.	.	.	.	300,000 00
							<u>\$8,986 63</u>
Balance of surplus,	.	.	.	.	.	.	\$8,986 63

LAFAYETTE FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, 1856.]

T. J. BERGEN, *President.**Secretary, J. B. THOMPSON, Jr.**General Agent, HENRY A. BROWN, No. 39 State Street, Boston.*

Assets of the Company, November 1, 1860 :—

Cash on hand,	.	.	.	.	.	.	\$1,241 65
Due from agents,	.	.	.	.	.	.	832 49
Loaned on mortgages of real estate,	.	.	.	.	.	.	140,147 40
Loaned on collateral,	.	.	.	.	.	.	16,140 00
Other assets,	.	.	.	.	.	.	10,566 32
							<u>\$171,927 86</u>

Liabilities :—

Losses claimed and unpaid,	.	.	.	.	.	.	\$5,467 84
Re-insurance at 50 per cent.,	.	.	.	.	.	.	31,857 79
							<u>37,325 63</u>
							\$134,602 23

Paid-up capital, . . . \$150,000 00

Net assets, . . . 134,602 23

Balance against the Company, . \$15,397 77

LORILLARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February 2, 1852.]

CARLISLE NORWOOD, *President.**Secretary, GEO. D. CRARY.**General Agent, THOMAS P. HAVILAND, No. 55 State Street, Boston.*

State Stock owned by the Company :—

	Par value.	Market value.
New York City Improvement 6 pr. ct. bonds,	\$25,000 00	\$26,250

Loaned on the following Stocks as collateral:—

		Market value.	Amount loaned.
15 shares	Home Fire Insurance stock, . . .	\$2,025 00	\$1,500
100	“ Park Bank,	11,200 00	10,000
44	“ Equitable Fire Insurance stock, . . .	2,156 00	700
30	“ Manhattan Bank,	2,175 00	4,500
60	“ Tradesmen’s Bank,	2,688 00	
30	“ Seventh Ward Bank,	2,025 00	
200	“ Tradesmen’s Bank,	8,960 00	6,000
80	“ Chatham Bank,	2,020 00	1,500
23	“ Pacific Bank,	1,437 50	1,000
44	“ Fulton Fire Insurance Company, . . .	1,485 00	800
44	“ Knickerbocker Fire Insurance Co., . .	2,112 00	1,800
10	“ Clinton Fire Insurance Company, . . .	1,150 00	7,000
25	“ Oriental Bank,	625 00	
6	“ American Exchange Bank,	600 00	
111	“ Mechanics’ and Traders’ Fire Ins. Company,	4,023 75	
40	“ Citizens’ Bank,	1,050 00	20,000
10	“ Continental Bank,	1,020 00	
50	“ Phoenix Bank,	1,100 00	
363	“ Manhattan Bank,	26,317 50	
380	“ Farmers’ Loan and Trust Co., . . .	3,500 00	36,500
300	“ Union Bank,	15,000 00	
150	“ Bank of New York,	15,150 00	
100	“ Farmers’ Loan and Trust Co., . . .	3,500 00	2,500
42	“ Relief Fire Insurance Company, . . .	2,415 00	2,500
10	“ Park Fire Insurance Company, . . .	1,130 00	
20	“ Security Fire Insurance Co., } . . .	3,250 00	1,600
25	“ Peter Cooper Insurance Co., } . . .		
10	“ Pacific Bank, } . . .		
56	“ New York Central Railroad, . . .	4,292 00	1,400
New York Central Railroad 6 per cent. bond, . . .		500 00	300
Illinois State land bonds,		3,787 50	3,000
		<hr/> \$126,694 25	<hr/> \$102,600

Assets of the Company, November 1, 1860:—

New York city bonds, (market value,) . . .	\$26,250 00	
Cash on hand,	668 91	
Due from agents,	2,953 58	
Loaned on mortgages of real estate, . . .	395,300 00	
Loaned on collateral,	102,600 00	
On deposit in United States Trust Company, . . .	27,000 00	
<i>Amount carried forward, . . .</i>	<hr/>	\$554,772 49

<i>Assets brought forward,</i>	. . . . .	\$551,772 49
Liabilities:—		
Losses reported, upon which the liability of the		
Company is not determined,	. . . \$10,140 00	
Re-insurance,	. . . . . 36,890 40*	
	<hr/>	47,030 40
		<hr/>
		\$507,742 09
Deduct paid-up capital,	. . . . .	500,000 00
		<hr/>
Balance of surplus,	. . . . .	\$7,742 09

* This amount was returned by the Company as their own estimate of the cost of re-insurance. The data, by which we could estimate the re-insurance, the Company failed to return.

LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE CO.

Parent Office, Liverpool, England. Branch Office, New York.

[Incorporated, 1836.]

ALFRED PELL, *Resident Secretary*, New York.

General Agent, GEORGE W. GORDON, No. 13 Exchange Street, Boston.

Assets of the Co., (in the United States only,) November 1, 1860:—

City of Rochester bonds, (market value,) . . .	\$11,000 00	
City of Buffalo bonds, (market value,) . . .	37,000 00	
Real estate in Cincinnati,	80,000 00	
Cash on hand,	87,143 63	
Due from agents,	45,000 00	
Loaned on mortgages of real estate,	595,300 00	
Loaned on collateral,	84,000 00	
	<hr/>	\$939,443 63
Liabilities:—		
Losses claimed and unpaid,	\$4,050 00	
Losses reported, upon which the liability of the		
Company is not determined,	33,500 00	
Re-insurance at 50 per cent.,	198,930 88	
	<hr/>	236,480 88

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 23, 1821.]

WILLIAM PITT PALMER, *President*.*Secretary*, ANDREW J. SMITH.*General Agent*, ISAAC F. DOBSON, No. 46 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$9,216 68	
Loaned on mortgages of real estate,	295,500 00	
Loaned on collateral,	49,600 00	
Premiums not collected,	5,314 06	
Accrued interest,	11,342 80	
	<hr/>	\$370,973 54

Liabilities :—

Losses reported, upon which the liability of the		
Company is not determined,	\$11,250 00	
Unclaimed dividends,	375 00	
Re-insurance at 50 per cent.,	30,000 00	
	<hr/>	41,625 00
		<hr/>
		\$329,348 54
Deduct paid-up capital,	250,000 00	
	<hr/>	
Balance of surplus,		\$79,348 54

MARKET FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, February 16, 1853.]

ASHER TAYLOR, *President*.*Secretary*, HENRY P. FREEMAN.*General Agent*, THOMAS P. HAVILAND, No. 55 State Street, Boston.

Assets of the Company, November 1, 1860 :—

100 shares Merchants' Exchange Bank,	\$5,000 00	
Cash on hand,	2,723 19	
Loaned on mortgages of real estate,	208,090 00	
Loaned on collateral,	32,828 00	
	<hr/>	\$248,641 19

Liabilities :—

Losses claimed and unpaid,	\$5,907 00	
Losses reported, upon which the liability of the		
Company is not determined,	4,000 00	
Re-insurance at 50 per cent.,	42,319 72	
	<hr/>	52,226 72
		<hr/>
		\$196,414 47

Paid-up capital,	\$200,000 00
Net assets,	196,414 47
	<hr/>
Balance against the Company,	\$3,585 53

MERCHANTS' INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1857.]

MARK HOWARD, *President.**Secretary, E. THOMAS LOBDELL.**General Agent, ISAAC F. DOBSON, No. 46 State Street, Boston.*

State and City Stocks owned by the Company :—

		Par value.	Market value.	
Michigan State 6 per cent bonds,	. . .	\$15,000	\$15,150	
Kentucky State 6 per cent. bonds,	. . .	10,000	10,400	
Ohio State 6 per cent. bonds,	. . .	5,000	5,100	
Tennessee State 6 per cent. bonds,	. . .	5,000	4,350	
Brooklyn City 6 per cent. bonds,	. . .	5,000	5,200	
Hartford City 6 per cent. bonds,	. . .	20,000	20,800	
		<hr/>	<hr/>	
		\$60,000	\$61,000	
		<hr/>	<hr/>	
	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Am. Excha'ge B'k, New York,	\$100	\$5,000	\$103	\$5,150
50 " Metropolitan Bank, " .	100	5,000	112	5,600
400 " Mechanics' Bk'g Asso'n, " .	12½	5,000	14	5,600
50 " Charter Oak B'k, Hartford, Ct.,	100	5,000	105	5,250
50 " Exchange Bank, " " .	50	2,500	110	5,500
100 " Ætna Bank, " " .	100	10,000	109	10,900
50 " Farmers' & Mec. B'k., " " .	100	5,000	116	5,800
100 " Phœnix Bank, " " .	100	10,000	103	10,300
50 " Merch. & Manuf. B'k, " " .	100	5,000	100	5,000
50 " City Bank, " " .	100	5,000	114	5,700
100 " Hide & Leather Bank, Boston,	100	10,000	107	10,700
50 " National Bank, " .	100	5,000	106	5,300
75 " Safety Fund Bank, " .	100	7,500	104	7,800
50 " Bank of the Republic, " .	100	5,000	100¾	5,037½
50 " Merchants' Bank, St. Louis, .	100	5,000	105	5,250
		<hr/>	<hr/>	<hr/>
		\$90,000		\$98,887½

Assets of the Company, November 1, 1860 :—

State stocks, (market value,)	\$61,000 00
Bank stocks, (market value,)	98,887 50
Cash on hand,	16,215 93
Due from agents,	9,347 53
Loaned on mortgages of real estate,	57,200 00
Loaned on collateral,	14,250 44
Accrued interest,	2,938 29
	<hr/>
	\$259,839 69

Liabilities :—

Losses claimed and unpaid, and losses reported, upon which the liability of the Company is not determined,	\$15,962 00
Re-insurance at 50 per cent.,	51,460 11
	<hr/>
	67,422 11
	<hr/>
	\$192,417 58

Paid-up capital, . . .	\$200,000 00
Net assets, . . .	192,417 58
Balance against the Company, .	<u>\$7,582 42</u>

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1851.]

WILLIAM COMSTOCK, *President.*

Secretary, WALTER PAINE.

General Agent, R. W. HOLMAN, No. 17 Kilby Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
2,200 shares Bank of Com'ce, Providence, \$50		\$110,000	52 $\frac{3}{4}$	\$116,050
800 " American Bank, " . 50		40,000	52 $\frac{3}{4}$	42,200
400 " Globe Bank, " . 50		20,000	51	20,100
400 " Merchants' Bank, " . 50		20,000	52 $\frac{3}{4}$	21,100
100 " What Cheer Bank, " . 50		5,000	51	5,100
100 " Phœnix Bank, " . 50		5,000	56	5,600
		<u>\$200,000</u>		<u>\$210,150</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$210,150 00
Cash on hand,	9,439 17
Due from agents,	4,497 50
Premium notes on risks terminated, including delinquent notes,	12,026 87
Premium notes on risks not terminated,	37,821 92
	<u>\$273,935 46</u>

Liabilities :—

Borrowed on Company's notes,	\$9,000 00
Losses reported, upon which the liability of the Company is not determined,	12,711 00
Re-insurance at 50 per cent.,	40,649 30
	<u>62,360 30</u>
	<u>\$211,575 16</u>
Deduct paid-up capital,	150,000 00
Balance of surplus,	<u>\$61,575 16</u>

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 17, 1852.]

JAMES SUYDAM, *President pro tem.**Secretary*, JOHN BAKER.*General Agent*, W. V. HUTCHINGS, No. 28 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$1,450 34	
Due from agents,	203 75	
Loaned on mortgages of real estate,	208,350 00	
Loaned on collateral,	37,000 00	
Other investments,	380 76	
	<hr/>	\$250,384 85

Liabilities :—

Losses claimed and unpaid,	\$6,250 00	
Re-insurance at 50 per cent.,	18,817 09	
	<hr/>	25,067 09
		<hr/>
		\$225,317 76
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		25,317 76

METROPOLITAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, October 2, 1852.]

JAMES LORIMAR GRAHAM, *President*. *Secretary*, EDWARD A. STANSBURY.*General Agent*, ISAAC F. DOBSON, No. 46 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$8,410 80	
Due from agents,	11,600 00	
Loaned on mortgages of real estate,	299,133 33	
Loaned on collateral,	28,250 00	
Interest accrued and premiums due,	22,736 95	
Premium notes on risks not terminated,	5,200 00	
	<hr/>	\$375,331 08

Liabilities :—

Losses claimed and unpaid,	\$6,550 00	
Losses reported, upon which the liability of the Company is not determined,	6,997 00	
Re-insurance at 50 per cent.,	62,516 13	
	<hr/>	76,063 13
		<hr/>
		\$299,267 95

Paid-up capital, \$300,000 00

Net assets, 299,267 95

Balance against the Company, . . . \$732 05

NEW ENGLAND FIRE AND MARINE INSURANCE COMPANY,
HARTFORD, CONN.

[Incorporated, June, 1857.]

N. M. WATERMAN *President.*

Secretary, GEORGE D. JEWETT.

General Agent, ALEXANDER H. BULLOCK, *Worcester.*

State Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
20 Tennessee 6 per cent. State bonds, .	\$1,000	\$20,000	\$880	\$17,600
5 Kentucky 6 per cent. State bonds, .	1,000	5,000	1,040	5,200
		<hr/>		<hr/>
		\$25,000		\$22,800

Bank Stocks :—

100 shares Continental Bank, New York,	\$100	\$10,000	\$103½	\$10,350
100 “ Park Bank, New York, . . .	100	10,000	113	11,300
100 “ Bank State of New York, N.Y.,	100	10,000	102	10,200
100 “ American Exchange Bank, New York, . . .	100	10,000	104	10,400
100 “ Metropolitan Bank, N. Y., .	100	10,000	112	11,200
100 “ Bank of New York, “ . . .	100	10,000	102	10,200
100 “ Ocean Bank, “ . . .	50	5,000	49	4,900
100 “ National Bank, “ . . .	50	5,000	51	5,100
50 “ Manufacturers’ and Merchants’ Bank, New York, . . .	100	10,000	103	10,300
50 “ Bank of Commerce, Boston, .	100	5,000	108¼	5,412½
50 “ Merchants’ Bank, “ . . .	100	5,000	102¾	10,275
100 “ Ætna Bank, Hartford, . . .	100	10,000	109	10,900
130 “ Mercantile, Bank, Hartford, .	100	13,000	98	12,740
30 “ Merchants’ and Manufacturers’ Bank, Hartford, . . .	100	3,000	100	3,000
15 “ Rockville Bank, Rockville, .	100	1,500	101	1,515
		<hr/>		<hr/>
		\$117,500		\$127,792½

Assets of the Company, November 1, 1860 :—

State stocks, (market value,)	\$22,800 00
Bank stocks, (market value,)	127,792 50
Cash on hand,	14,782 83
Due from agents,	10,915 63
Loaned on mortgages of real estate, . .	30,096 00
Loaned on collateral,	13,510 00
Other investments, including balances on ledger, accrued interest, &c., . . .	38,742 94
<i>Amount carried forward,</i>	<hr/> \$258,639 90

<i>Assets brought forward,</i>			\$258,639 90
<i>Liabilities:—</i>			
Losses claimed and unpaid,		\$3,900 00	
Losses reported, upon which the liability of the			
Company is not determined,		6,520 00	
Re-insurance at 50 per cent.,		56,405 54	
			66,825 54
			<u>\$191,814 36</u>
Paid-up capital,	\$200,000 00		
Net assets,	191,814 36		
			<u>\$8,185 64</u>
Balance against the Company,	\$8,185 64		

NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1850.]

JONATHAN D. STEELE, *President.*

Secretary, LEWIS G. IRVING.

General Agent, ARTHUR W. HOBART, No. 29 State Street, Boston.

Railroad and City Bonds owned by the Company:—

	Par value.	Market value.
Hudson River Railroad 7 per cent. bonds,	\$10,000 00	\$10,600 00
Brooklyn City water loan,	7,000 00	7,350 00
	<u>\$17,000 00</u>	<u>\$17,950 00</u>

Assets of the Company, November 1, 1860:—

Railroad and city bonds,	\$17,950 00	
Cash on hand,	21,687 38	
Due from agents,	1,322 10	
Loaned on mortgages of real estate,	229,050 00	
Loaned on collateral,	27,780 00	
Unpaid premiums,	1,981 02	
Interest accrued on loans,	4,757 31	
		<u>\$304,527 81</u>

Liabilities:—

Losses due and unpaid, (money attached in		
Company's hands,)	\$1,464 00	
Losses claimed and unpaid,	3,524 00	
Losses reported, upon which the liability of the		
Company is not determined,	3,600 00	
Other claims,	450 00	
Re-insurance at 50 per cent.,	35,720 31	
		<u>44,758 31</u>
		<u>\$259,769 50</u>
Deduct paid-up capital,	200,000 00	
		<u>\$59,769 50</u>
Balance of surplus,		

NORTH AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1823.]

JAMES W. OTIS, *President.**Secretary,* R. W. BLEECKER.*General Agent,* ISAAC F. DOBSON, No. 46 State Street, Boston.

Assets of the Company, November 1, 1860 :—

Cash on hand,	\$13,251 18	
Due from agents,	3,558 43	
Loaned on mortgages of real estate,	236,008 11	
Loaned on collateral,	9,800 00	
New York city bonds, (market value,)	12,360 00	
Tennessee 6 per cent. bonds, (market value,)	17,600 00	
Accrued interest on premiums,	2,642 67	
Accrued interest on securities,	8,551 26	
	<hr/>	\$303,771 65

Liabilities :—

Losses reported, upon which the liability of the		
Company is not determined,	\$1,250 00	
Re-insurance at 50 per cent.,	32,820 83	
	<hr/>	34,070 83
		<hr/>
		\$269,700 82
Deduct paid-up capital,		250,000 00
		<hr/>
Balance of surplus,		\$19,700 82

NORTH AMERICAN FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1857.]

A. F. HASTINGS, *President.**Secretary,* WILLIAM C. HASTINGS.*General Agent,* GEO. W. REED, No. 9 Old State House, Boston.

State and City bonds owned by the Company :—

	Par value.	Market value.
Ohio 6 per cent. State bonds,	\$10,000	\$10,100
Michigan 6 per cent. State bonds,	5,000	5,075
Missouri 6 per cent. State bonds,	10,000	7,525
Hartford city 6 per cent. bonds,	20,000	20,950
	<hr/>	<hr/>
	\$45,000.	\$43,650.

Bank Stocks:—

		Par value per share.	Par value.	Market value per share.	Market value.
100 shares	Atlantic Bank, Boston, .	\$100	\$10,000	\$109	\$10,900
50	“ Blackstone Bank, Boston, .	100	5,000	109	5,450
100	“ National Bank, Boston, .	100	10,000	106	10,600
200	“ Bank of the Republic, Boston, .	100	20,000	100 $\frac{3}{4}$	20,150
75	“ Maverick Bank, “	100	7,500	105	7,875
100	“ Hide & Leather Bank, “	100	10,000	107	10,700
100	“ Safety Fund Bank, “	100	10,000	104	10,400
50	“ Cambridge Market Bank, .	100	5,000	100	5,000
250	“ Phoenix Bank, New York, .	20	5,000	22 $\frac{1}{2}$ $\frac{1}{6}$	5,512 $\frac{1}{2}$
50	“ Merchants' Bank, “	50	2,500	54	2,700
50	“ Metropolitan Bank, “	100	5,000	112	5,600
50	“ Continental Bank, “	100	5,000	104 $\frac{1}{4}$	5,212 $\frac{1}{2}$
50	“ Bank of America, “	100	5,000	112	5,600
50	“ American Exchange B'k, N. Y.,	100	5,000	103 $\frac{1}{2}$	5,175
60	“ Merchants' Bank “	50	3,000	49 $\frac{1}{2}$	2,970
113	“ Charter Oak Bank, Hartford, .	100	11,300	106	11,978
118	“ Mercantile Bank, “	100	11,800	96	11,328
45	“ City Bank, “	100	4,500	115	5,175
215	“ Exchange Bank, “	50	10,750	53 $\frac{1}{2}$	11,502
101	“ Farmers' and Mechanics' Bank, Hartford,	100	10,100	115	11,615
32	“ Hartford Bank, Hartford, .	100	3,200	145	4,640
150	“ Merchants' and Manufacturers' Bank, Hartford,	100	15,000	99 $\frac{1}{2}$	14,925
105	“ Ætna Bank, Hartford, . .	100	10,500	108	11,340
200	“ Phoenix Bank, Hartford, . .	100	20,000	103	20,600
			<hr/>		
			\$205,150		\$216,948

Railroad Stock:—

100 shares	Hartford and New Haven R. R.,	\$100	\$10,000	\$143	\$14,300
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Assets of the Company, November 1, 1860:—

State and city bonds, (market value,) . .	\$43,650 00	
Bank stocks, (market value,)	216,948 00	
Railroad stock, (market value,)	14,300 00	
Cash on hand,	40,457 36	
Due from agents,	12,000 00	
Loaned on mortgage of real estate, . .	4,140 00	
Loaned on collateral,	16,982 64	
		<hr/>
		\$348,478 00
Liabilities:—		
Losses claimed and unpaid,	\$3,500 00	
Re-insurance, at 50 per cent.,	60,550 60	
		<hr/>
		64,050 60
		<hr/>
		\$284,427 40

Paid-up capital, . . . \$300,000 00

Net assets, . . . 284,427 40

Balance against the Company \$15,572 60

NORWICH FIRE INSURANCE COMPANY, NORWICH, CT.

[Incorporated, 1803.]

A. BREWSTER, *President.**Secretary, E. LEARNED.**General Agent, J. H. WARD, No. 68 State Street, Boston.*

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Norwich Bank, Norwich,	. \$100	\$5,000	\$112½	\$5,625
170 " Thames Bank, "	. 100	17,000	116	19,720
27 " Merchants' Bank, "	. 40	1,080	43	1,161
36 " Phoenix Bank, Hartford,	. 100	3,600	100	3,600
100 " Union Bank, Albany, .	. 100	10,000	100	10,000
100 " American Exch. B'k, New York,	100	10,000	100	10,000
50 " Atlantic Bank, New York, .	100	5,000	80	4,000
75 " Continental Bank, New York,	100	7,500	104	7,800
50 " Corn Exchange B'k, New York,	100	5,000	10	5,000
50 " Hanover Bank, New York, .	100	5,000	94	4,700
100 " Ocean Bank, New York, .	50	5,000	48½	4,850
100 " Metropolitan Bank, New York,	100	10,000	113	11,300
150 " Importers' & Traders' B'k, N. Y.,	100	15,000	115	17,250
100 " National Bank, New York, .	50	5,000	53	5,300
200 " Merchants' Bank, New York, .	50	10,000	54	10,800
50 " Shoe & Leather B'k, N. York,	100	5,000	108	5,400
150 " Tradesmen's Bank, New York,	40	6,000	46	6,900
200 " Union Bank, New York, .	50	10,000	53½	10,700
50 " Bank of Commerce, . .	100	5,000	100	5,000
50 " Bank of the Republic, . .	100	5,000	130	6,500
50 " U. S. Trust Company, . .	100	5,000	130	6,500
50 " Bank of Kentucky, . .	100	5,000	120	6,000
		<hr/>		
		\$155,180		\$168,106

Railroad Bonds:—

1 bond Cleveland, Painesville & Ashtabula R. R.,	\$1,000	\$1,000
5 bonds Cincinnati, Ham. and Dayton R. R., .	5,000	5,000
13 bonds Norwich and Worcester R. R., . .	13,000	13,000
	<hr/>	
	\$19,000	\$19,000

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$168,106 00
Railroad bonds,	19,000 00
10 bonds City of Brooklyn, New York, . .	10,400 00
Cash on hand,	12,622 08
Due from agents,	4,000 00
Loaned on mortgages of real estate, . .	1,600 00
Loaned without collateral,	11,621,38
Amount carried forward,	<hr/>
	\$227,349 46

<i>Assets brought forward,</i>							\$227,349 46
<i>Liabilities :—</i>							
Losses reported, upon which the liability of the							
Company is not determined,						\$4,560 00	
Re-insurance,						15,750 00*	
							20,310 00
							\$207,039 46
Deduct paid-up capital,							200,000 00
							\$7,039 46
Balance of surplus,							

* This amount was returned by the Company as their own estimate of the cost of re-insurance. The data, by which we could estimate the re-insurance, the Company failed to return.

NORTHERN ASSURANCE COMPANY OF ABERDEEN AND LONDON.

[Incorporated, 1836.]

GEORGE G. ANDERSON, *President.* *Secretary,* ALEXANDER P. FLETCHER.

General Agent, OLIVER BREWSTER, No. 4 State Street, Boston.

State Stocks owned by the Company:—

	Par value.			Market value.		
32 New South Wales Government Debentures,	£2,430	0	0	£2,443	17	9
15 Victoria Government Debentures,	1,500	0	0	1,496	11	6
14 South Australian Government Debentures,	4,000	0	0	4,125	9	7
20,000 Fls. Wurtemberg State Fund,	1,432	1	7	1,432	1	7
2,000 shares Eastern Bengal Railway, guaranteed by East Indian Government,	40,000	0	0	41,925	0	0
New Three per cent. Annuities,	3,000	0	0	2,944	0	0
Reduced Three per cent. Annuities,	1,333	6	8	1,308	8	10
Consolidated Three per cent. Annuities,	933	6	8	915	18	3
	£54,628	14	11	£56,591	7	6
						\$282,956 88

Bank Stocks:—

77 Geelong Corporation Debentures,	£7,700	0	0	£8,174	7	10
						\$40,871 96

Railroad Stocks:—

250 shares North Staffordshire Railway,	£4,375	0	0	£3,186	18	9
						\$15,934 68

Assets of the Company, January 31, 1860 :—

State stocks, (market value,)		\$282,956 88
Bank stocks, (market value,)		40,871 96
Railroad stocks, (market value,)		15,934 68
3 West End of London and Crystal Palace Railway Company's Debentures, . . . £8,200	}	
7 Newport, Abergavenny and Hereford Rail- way Company's Debentures, 10,000		
Inverness and Aberdeen Junction Railway Debentures, 20,000		
Manchester, Sheffield and Lincolnshire Rail- way Debentures, 11,000		
West Hartlepool Harbor and Railway De- bentures, 38,000		
Alford Valley Railway Debentures, . . . 5,000		
Great North of Scotland Railway Debentures, 20,000		
Banff, Macduff and Turriff Junction Railway Debentures, 5,000		
Edinburgh, Perth and Dundee Railway De- bentures, 500	}	588,500 00
Real estate,		202,022 15
Cash on hand and on deposit at interest with bankers, . . .		105,922 73
Due from agents and branch establishments, and in course of transmission to the head office,		225,783 56
Loaned on mortgages of real estate,		260,510 29
Loaned on collateral,		578,563 19
Loaned without collateral, (being loans on life policies,) . .		22,618 85
All other investments,		68,571 33
		<hr/>
		\$2,392,255 62
Liabilities* :—		
Losses due and unpaid, and losses claimed and unpaid, . . .		\$108,890 27
Other claims, (being fire duty to government and unclaimed dividends,)		36,095 41
		<hr/>
		\$144,985 68

* No data returned by which we could estimate the cost of re-insurance.

PARK FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, January 27, 1853.]

JOSIAH W. BAKER, *President.**Secretary,* WILLIAM JAFFRAY.*General Agent,* JOHN WILLIAM STEPHENS, No. 2 Congress Street, Boston.

Assets of the Company, November 1, 1860:—

Real estate,	\$2,650 87	
Cash on hand,	4,650 69	
Loaned on mortgages of real estate,	201,300 00	
Loaned on collateral,	44,660 85	
Unpaid premiums,	6,385 20	
Accrued interest,	5,555 55	
	<hr/>	\$265,203 16

Liabilities:—

Losses reported, upon which the liability of the Company is not determined,	\$2,500 00	
Re-insurance at 50 per cent.,	46,300 00	
	<hr/>	48,800 00
		<hr/>
		\$216,403 16
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$16,403 16

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1854.]

SIMEON L. LOOMIS, *President.**Secretary,* HENRY KELLOGG.*General Agent,* HARVEY JEWELL, No. 20 Court Street, Boston.

State Stock owned by the Company:—

	Par value.	Market value.
20 Tennessee State bonds,	\$20,000	\$18,000

Bank Stocks:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares U. States Trust Co., New York, \$100	\$5,000	\$130	\$6,500	
200 " American Exc. B'k, New York, 100	20,000	104	20,800	
200 " Metropolitan Bank, New York, 100	20,000	112½	22,500	
200 " Manu. & Merchants', New York, 100	20,000	105½	21,100	
150 " Continental Bank, New York, 100	15,000	105	15,750	
428 " Mechanics' Bank, New York, . 25	10,700	29½	12,626	
500 " Phœnix Bank, New York, . 20	10,000	22	11,000	
200 " Merchants' Ex. B'k, New York, 50	10,000	50½	10,100	
100 " Merchants' Bank, New York, . 50	5,000	54	5,400	
	<hr/>		<hr/>	
Amounts carried forward,	\$115,700		\$125,776	

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$115,700	.	\$125,776
100 shares Ocean Bank, New York,	\$50	5,000	\$49½	4,950
300 " Farmers' & Mechan. Hartford,	100	30,000	115	34,500
200 " City Bank, Hartford,	100	20,000	101½	23,000
200 " Ætna Bank, Hartford,	100	20,000	109	21,800
200 " Phoenix Bank, Hartford,	100	20,000	103	20,600
200 " Merch's & Manuf. B'k, Hartford,	100	20,000	101	20,200
200 " Mercantile Bank, Hartford,	100	20,000	97	19,400
125 " State Bank, Hartford,	100	12,500	123	15,375
50 " Hartford Bank, Hartford,	100	5,000	145	7,250
50 " Connec. River Bank, Hartford,	50	2,500	65	3,250
10 " Hartford Co. Bank, Hartford,	50	500	50	500
100 " Citizens' Bank, Waterbury,	100	10,000	110	11,000
38 " Waterbury Bank, Waterbury,	50	1,900	55	2,090
50 " Niagara District B'k, St. Cath- arines, C. W.,	100	5,000	90	4,500
		<u>\$288,100</u>		<u>\$314,191</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$314,191 00	
Tennessee State bonds, (market value,)	18,000 00	
100 sh. Holyoke water-power stock, (mark. val.,)	10,700 00	
20 New Britain water bonds, (market value,)	10,700 00	
10 Hartford city bonds, (market value,)	10,500 00	
Cash on hand,	60,230 43	
Due from agents,	40,624 49	
Loaned on mortgage of real estate,	38,563 02	
Loaned on collateral,	27,500 00	
Loaned without collateral,	7,710 00	
Accumulated interest on investments,	5,653 01	
	<u>544,371 95</u>	

Liabilities :—

Losses due and unpaid,	\$1,611 50	
Losses claimed and unpaid,	11,635 00	
Losses reported, upon which the liability of the Company is not determined,	17,750 00	
Other claims,	1,000 00	
Re-insurance at 50 per cent.,	185,582 98	
	<u>217,579 48</u>	
		<u>\$326,792 47</u>
Paid-up capital,	\$400,000 00	
Net assets,	326,792 47	
Balance against the Company,	<u>\$73,207 53</u>	

PHENIX FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated, September 9, 1853.]

STEPHEN CROWELL, *President*.*Secretary*, PHILANDER SHAW.*General Agent*, ARTHUR W. HOBART, No. 29 State Street, Boston.

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Atlantic Bank, New York,	\$100	\$5,000	\$85	\$4,250

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$4,250	00
50 shares Union Ferry Company, (market value,)	5,250	00
Real estate,	1,141	53
Cash on hand,	16,476	70
Loaned on mortgages of real estate,	184,306	50
Loaned on collateral,	32,522	50
Other investments,	9,500	00
Premium notes on risks terminated,	6,830	57
Premium notes on risks not terminated,	9,887	96
Premiums unpaid, in course of collection,	16,175	47
Accrued interest,	2,850	00
		<u>\$289,191 23</u>

Liabilities :—

Losses claimed and unpaid,	\$2,500	00
Losses reported, upon which the liability of the Company is not determined,	17,088	00
Re-insurance,	56,280	00*
		<u>75,868 00</u>
		\$213,323 23
Deduct paid-up capital,		200,000 00
		<u>\$13,323 23</u>
Balance of surplus,		\$13,323 23

* This amount was returned by the Company as their own estimate of the cost of re-insurance. The data, by which we could estimate the re-insurance, the Company failed to return.

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, 1799—Re-incorporated, 1820.]

JOHN KINGSBURY, *President*.*Secretary*, WARREN S. GREENE.*General Agent*, ALEXANDER H. BULLOCK, Worcester.

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
600 shares Exchange Bank, Providence,	\$50	\$30,000	\$56	\$33,600

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$33,600 00	
City of Providence 6 per cent. bonds,	105,000 00	
Real estate,	157,800 00	
Cash on hand,	31,668 87	
Due from agents,	4,972 00	
	<hr/>	\$333,040 87

Liabilities :—

Losses claimed and unpaid,	\$8,765 97	
Other claims,	2,500 00	
Re-insurance at 50 per cent.,	45,329 90	
	<hr/>	56,595 87
		<hr/>
		\$276,445 00
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		\$76,445 00

RESOLUTE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, July 20, 1857.]

C. F. UHLHORN, *President.**Secretary,* WILLIAM M. RANDALL.*General Agent,* THOMAS P. HAVILAND, No. 55 State Street, Boston.

Bank Stock owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
217 shares Chatham Bank, New York,	\$25	\$5,425	\$25	\$5,425

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$5,425 00	
Cash on hand,	32,362 46	
Due from agents,	4,465 95	
Loaned on mortgages of real estate,	194,046 19	
Loaned on collateral,	27,075 00	
Interest accrued but not due,	6,304 90	
Office furniture, fixtures, &c.,	1,138 00	
	<hr/>	\$270,817 50

Liabilities :—

Losses due and unpaid,	\$750 00*	
Losses reported, upon which the liability of the Company is not determined,	724 15	
Other claims, (accrued rent,)	575 00	
Re-insurance at 50 per cent.,	33,793 95	
	<hr/>	35,843 10
		<hr/>
		\$234,974 40
Deduct paid-up capital,		200,000 00
		<hr/>
Balance of surplus,		34,974 40

* Contested.

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, May, 1848.]

RICHARD W. JACKSON, *President.**Secretary, H. C. BAKER.**General Agent, J. H. WARD, No. 68 State Street, Boston.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
300 shares American Bank, Providence,	\$50	\$15,000	\$53	\$15,900
500 " Bank of Commerce, "	50	25,000	53	26,500
360 " Commercial Bank, "	50	18,000	54	19,440
600 " Blackstone Canal B'k, "	25	15,000	26½	15,900
300 " Globe Bank, "	50	15,000	50	15,150
280 " Manufacturers' Bank, "	100	28,000	100	28,000
100 " Continental Bank, "	50	5,000	50	5,000
100 " Atlantic Bank, "	50	5,000	52	5,200
100 " Westminster Bank, "	50	5,000	50	5,000
100 " B'k of North America, "	50	5,000	50	5,000
		<hr/> \$136,000		<hr/> \$141,090

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$141,090 00	
Cash on hand,	2,627 48	
Due from agents,	2,475 78	
Other investments,	4,420 00	
Premium notes on risks terminated,	4,631 98	
Premium notes on risks not terminated,	18,889 97	
	<hr/>	\$174,135 21

Liabilities :—

Borrowed money,	\$8,285 51	
Losses claimed and unpaid,	14,325 00	
Unpaid dividends,	834 00	
Re-insurance at 50 per cent.,	28,201 79	
	<hr/>	51,646 30
		<hr/> \$122,488 91
Deduct paid-up capital,		100,000 00
		<hr/> \$22,488 91

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated, June 13, 1845.]

PERRY M. DOVE, *Manager and Sec'y.* *Assist. Sec'y,* JOHN H. MCLAREN.*General Agent,* STEPHEN HIGGINSON, *No. 3 Kilby Street, Boston.*

United States Stocks owned by the Company:—

	Par value.	Market value.
United States 5 per cent. stock, 1874, . . .	\$270,000 00	\$259,200 00
United States 6 per cent. stock, 1862, . . .	3,500 00	3,500 00
United States 6 per cent. stock, 1867, . . .	71,000 00	73,840 00
United States 6 per cent. stock, 1868, . . .	75,950 00	82,785 50
United States treasury notes, . . .	— —	50,218 75
	<hr/> \$420,450 00	<hr/> \$469,544 25

Railroad Stocks:—

£9,055 North Union A stock, . . .	\$43,826 20	\$42,073 16
7,000 South Eastern stock, . . .	33,880 00	28,628 60
780 Lancashire and Yorkshire, . . .	3,775 20	3,794 07
49,000 Chester and Holyhead, . . .	237,160 00	118,580 00
	<hr/> \$318,641 40	<hr/> \$193,075 83

Railroad Bonds:—

£40,000 Great Western Railway Company, .	\$193,600 00	\$193,600 00
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Assets of the Company, December 31, 1859:—

United States stocks, (market value,) . . .	\$469,544 25	
Railroad stocks, (market value,) . . .	193,075 83	
Railroad bonds, (market value,) . . .	193,600 00	
Burial Board of Taxteth Park, (bond,) . . .	104,612 50	
Taxteth Park Board of Health, (bond,) . . .	21,538 00	
Trustees of Liverpool docks, . . .	48,400 00	
Birkenhead Dock bonds, . . .	35,475 82	
4 per cent. Government India bonds, . . .	463,430 00	
Balances of sundry loans, &c., secured by various British railways, &c., stocks and shares, with a margin from 20 to 80 pr. ct.,	1,474,985 16	
Cash on hand and in Bank of Liverpool, . . .	242,020 81	
Due from agents and branch offices, . . .	122,339 04	
Real estate, . . .	125,674 04	
Loaned on mortgages of real estate, . . .	19,360 00	
Loaned on life policies with personal security,	130,003 88	
Amount carried forward, . . .	— —	\$3,644 059 33

<i>Assets brought forward,</i>			\$3,644,059 33
<i>Liabilities:—</i>			
Losses due and unpaid,	\$36,188 68		
Other claims, including unpaid dividends, £321 18s.; duty owing to government, £14,241 10s. 9d.; suspense account, £23 4s. 3d.,	70,598 01		
Re-insurance at 50 per cent.,	445,028 32		
		551,815 01	
			\$3,092,244 32
Deduct paid-up capital,			1,370,034 60
Balance of surplus,			\$2,722,209 72

SECURITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, June 16, 1856.]

JOSEPH WALKER, *President.**Secretary,* RICHARD L. HAYDOCK.*General Agent,* W. H. S. JORDAN, No. 46 State Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Bank of Commerce, New York,	\$100	\$5,000	\$100	\$5,000
50 “ American Ex. Bank, New York,	100	5,000	102½	5,125
100 “ Bank of New York, New York,	100	10,000	102	10,200
14 “ Bank of No. America, N. York,	100	1,400	107	1,498
		\$21,400		\$21,823

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$21,823 00
Cash on hand,	10,745 61
Cash due on Lake and Canal open policies, and amount due from other Insurance Companies, and premiums due and not paid,	45,784 24
Loaned on mortgages of real estate,	503,650 00
Loaned on collateral,	10,800 00
Other investments,	38,263 47
Premium notes on risks terminated,	13,025 41
	\$644,091 73

Liabilities:—

Losses due and unpaid,	\$12,000 00
Losses reported, upon which the liability of the Company is not determined,	3,200 00*
Re-insurance,	89,229 68†
	\$104,429 68
	\$539,662 05
Deduct paid-up capital,	500,000 00
Balance of surplus,	\$39,662 05

* Contested.

† This amount was returned by the Company as their own estimate of the cost of re-insurance. The data, by which we could estimate the re-insurance, the Company failed to return.

STATE FIRE INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated May, 1855.]

JOHN B. ROBERTSON, *President.**Secretary,* G. FARNHAM STEVENS.*General Agent,* CHARLES T. POWELL, No. 13 *Old State House, Boston.*

United States Stock owned by the Company:—

	Par value.	Market value.*
1 United States bond,	\$1,000	
State Bonds:—		
2 Missouri State bonds,	2,000	

Bank Stocks:—

	Par value per share.	
192 shares New Haven Co. B'k, N. Haven, \$100	\$19,200	
35 " Elm City Bank, New Haven, . 100	3,500	
165 " Merchants' Bank, New Haven, 50	8,250	
20 " Quinipiac Bank, New Haven, 100	2,000	
18 " Tradesmen's B'k, New Haven, 100	1,800	
5 " New Haven Bank, New Haven, 100	500	
24 " American Exc. B'k, New York, 100	2,400	
10 " Ocean Bank, New York, . 100	1,000	
10 " Oneida Central B'k, New York, 100	1,000	
	<hr/>	
	\$39,650	

Railroad Stock:—

163 shares N. Haven & Northampton R. R., \$100	\$16,300
52 " Stonington Preferred, . . . 50	2,600
	<hr/>
	\$18,900

Railroad Bonds:—

3 New York & New Haven R. R. bonds, .	\$3,000
20 New Haven & New London (1st mort.) bonds,	14,000
4 New York Central Railroad bonds, . .	3,000
1 New Haven and Northampton bonds, . .	1,000
3 Naugatuck bonds,	1,500
1 Harlem bonds,	1,000
4 Cleveland and Pittsburg bonds, . . .	[4,000
2 Milwaukie and Mississippi bonds, . .	2,000
1 Evansville and Illinois bonds, . . .	1,000
1 Cayuga and Susquehanna bonds, . . .	1,000
1 Chicago and Rock Island bonds, . . .	1,000
4 Illinois Central bonds,	2,000
1 Chicago and Mississippi bonds, . . .	1,000
1 Hampden and Hampshire bonds, . . .	500
	<hr/>
	\$36,000

* Market value not returned.

Assets of the Company, November 1, 1860:—

United States stocks, (par value,)	\$1,000 00	
State stocks, (par value,)	2,000 00	
Bank stocks, (par value,)	39,650 00	
Railroad stocks, (par value,)	18,900 00	
Railroad bonds, (par value,)	36,000 00	
Cash on hand,	3,510 00	
Due from agents,	9,427 97	
Loaned on mortgage of real estate,	138,100 00	
Loaned without collateral,	9,893 95	
Other investments,	19,930 00	
		<u>\$278,411 92</u>

Liabilities:—

Losses claimed and unpaid,	\$19,564 00	
Other claims,	4,500 00	
Re-insurance at 50 per cent.,	30,034 66	
		<u>54,098 66</u>
		<u>\$224,313 26</u>
Deduct paid-up capital,	200,000 00	
		<u>\$24,313 26</u>

STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, March, 1859.]

WILLIAM CRIPPS, *President*.*Secretary*, W. M. ST. JOHN.*General Agent*, CHARLES E. GUILD, No. 51 Merchants' Exchange, Boston.

Assets of the Company, November 1, 1860:—

Brooklyn City 6 per cent. bonds, (market value,)	\$5,050 00	
Central Park improvement fund, 6 per ct. stock,		
New York City, (market value,)	2,060 00	
Brooklyn City water loan 6 per ct. b's, (mar. val.,)	10,400 00	
New York City floating debt fund, 6 per cent.,		
(market value,)	10,250 00	
Cash on hand,	3,808 62	
Loaned on mortgages of real estate,	167,700 00	
Loaned on collateral,	15,550 00	
Uncollected premiums,	1,137 50	
Accrued interest,	5,164 38	
		<u>\$221,120 50</u>

Liabilities:—

Re-insurance at 50 per cent.,	14,953 25	
		<u>\$206,167 25</u>
Deduct paid-up capital,	200,000 00	
		<u>\$6,167 25</u>

THAMES FIRE INSURANCE COMPANY, NORWICH, CONN.

[Incorporated, 1859.]

AMOS W. PRENTICE, *President.**Secretary,* OLIVER P. RICE.*General Agent,* W. S. BRAKENRIDGE, *Ware, Mass.*

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Merchants' Bank, New York,	\$50	\$5,000	\$54	\$5,400
250 " Phoenix Bank, New York,	20	5,000	22	5,500
50 " Continental Bank, New York,	100	5,000	103	5,150
50 " Hanover Bank, New York,	100	5,000	93	4,650
50 " Bank of Commerce, New York,	100	5,000	102	5,100
		<u>\$25,000</u>		<u>\$25,800</u>

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$25,800 00	
Cash on hand,	1,640 85	
Due from agents,	52 25	
Loaned on mortgages of real estate,	68,350 00	
Loaned on collateral,	12,900 00	
Deposited in Norwich Savings Society,	3,575 61	
	<u></u>	\$112,318 71

Liabilities :—

Borrowed money,	\$2,500 00	
Losses reported, upon which the liability of the Company is not determined,	430 31	
Other claims,	350 00	
Re-insurance at 50 per cent.,	2,653 54	
	<u></u>	5,933 85
		<u>\$106,384 86</u>

Paid-up capital, \$109,260 00

Net assets, 106,384 86

Balance against the Company, \$2,875 14

UNITY FIRE INSURANCE ASSOCIATION, LONDON, ENG.

[Incorporated, September 14, 1852.]

ALBERT F. JACKSON, *Chairman.**Secretary,* CORNELIUS WALFORD.*General Agent,* FARNHAM PLUMMER, *No. 40 State Street, Boston.*

Assets of the Company, December 31, 1859 :—

United States 6 per cent. stock, redeemable, 1862,	\$10,000 00
New York City 5 " " " 1887,	25,000 00
New York State 5 " " " 1874,	82,000 00

Amount carried forward, \$117,000 00

<i>Assets brought forward,</i>	.	.	.	.	.	\$117,000 00	
New York State 6 per cent. stock, redeemable, 1873,						11,000 00	
" " 6 " " "						1865, 7,500 00	
" " 6 " " "						1872, 4,000 00	
" " 6 " " "						1873, 10,000 00	
" " 6 " " "						1862, 1,000 00	
Real estate,	.	.	.	.	.	56,410 20	
Cash on hand,	.	.	.	.	.	22,302 72	
Due from agents,	.	.	.	.	.	129,358 68	
Other investments,	.	.	.	.	.	75,958 96	
							\$434,530 56
<i>Liabilities:—</i>							
Due to government,	.	.	.	.	.	\$35,525 60	
Transfer stamps, &c.,	.	.	.	.	.	1,040 60	
Re-insurance at 50 per cent.,	.	.	.	.	.	115,192 00	
							151,758 20
							\$282,772 36
Paid-up capital,	.	.	.	.	.	\$378,086 28	
Net assets,	.	.	.	.	.	282,772 36	
Balance against the Company,	.	.	.	.	.	\$95,313 92	

FIRE AND FIRE AND MARINE
(FOREIGN)
INSURANCE COMPANIES

AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE
BY EACH FOR THE YEAR ENDING OCTOBER 31, 1860.

In the following Tables are given the Names and Location of all Foreign Fire, and Fire and Marine Insurance Companies which have complied with our laws and are therefore authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies.

As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies, *should refer to this list, and decline to enter into any engagements with parties not herein named.*

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Ætna Fire,	{ Hartford, Ct.,	Farnham Plummer, . .	Boston, . .	\$1,386,095 00	\$10,965 29	-
		John H. Nichols, . .	Salem, . .	343,750 00	2,544 04	-
		H. L. Dawes, . .	North Adams, . .	96,000 00	1,546 77	-
		A. Perry Peck, . .	Northampton, . .	58,825 00	456 94	-
		W. S. Brakenridge, . .	Ware, . .	1,175 00	17 50	-
		Walter Goodell, . .	Haverhill, . .	295,800 00	2,217 30	-
		Samuel J. Lyons, . .	Greenfield, . .	235,200 00	2,785 87	-
		E. C. Robinson, . .	Monson, . .	14,900 00	207 15	-
		T. C. Kendrick, . .	Lowell, . .	283,100 00	3,590 98	-
		J. R. Flynt, . .	Monson, . .	196,700 00	3,498 68	-
		A. H. Bullock, . .	Worcester, . .	955,000 00	13,025 00	-
		Sydney Williams, . .	Taunton, . .	438,987 00	4,687 51	-
		Jos. S. Tillinghast, . .	New Bedford, . .	215,950 00	1,785 56	-
		Asa P. Rand, . .	Westfield, . .	64,500 00	631 33	-
R. E. Ladd, . .	Springfield, . .	638,165 00	6,758 88	-		
			\$5,224,147 00	\$54,718 80	-	
Atlantic Fire and Marine,	{ Providence, R. I.,	Reed & Hastings, . .	Boston, . .	\$1,237,510 00	\$11,576 00	\$231 52
		R. E. Ladd, . .	Springfield, . .	74,775 00	692 95	13 86
		William I. Fish, . .	Lee, . .	11,325 00	192 00	3 84

Atlantic Fire and Marine, Providence, R.I., {	Edward Burnham, Philip E. Hill, John H. Nichols, W. S. Brakenridge, John P. Slade, Asa T. Sanborn,	Gloucester, Taunton, Salem, Ware, Fall River, Lawrence,	\$14,300 00	\$81 10	\$1 62
			58,750 00	677 00	13 54
			36,650 00	215 29	4 31
			21,100 00	223 50	4 47
Arctic Fire, . . . New York, .	Arthur W. Hobart,	Boston,	57,317 00	628 62	12 57
			109,000 00	969 51	19 39
			\$1,620,727 00	\$15,255 97	\$305 12
			331,367 00	1,542 67	30 85
American Exchange Fire, New York, {	James D. Kent, Samuel H. Colton,	Boston, Worcester,	237,500 00	2,142 65	42 85
			35,200 00	327 70	6 55
			\$272,700 00	\$2,470 35	\$49 40
			11,475 00	119 93	2 39
*Beekman Fire, . . . New York, .	S. A. Pierce,	Boston,	395,430 00	3,538 96	-
			97,000 00	1,129 29	-
			\$192,430 00	\$4,668 25	-
			581,327 00	4,709 51	-
Connecticut Fire, . . . Hartford, Ct., {	Arthur Merrill, Morton Eddy,	Boston, Fall River,	11,700 00	142 50	-
			80,800 00	643 74	-
			37,275 00	508 88	-
			3,750 00	42 06	-
City Fire, . . . New Haven, Ct., {	Henry A. Brown & Co., Stephen Taylor, John H. Nichols, Daniel Upton, H. A. Bridgman, William P. Hood, William Lincoln,	Boston, Fitchburg, Salem, Adams, Amherst, Somerset, Warren,	26,325 00	168 81	-
			88,883 00	959 50	-

* Withdrawn from the State.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
City Fire, (Continued.)	New Haven, Ct.,	S. E. Howe, .	Pittsfield, .	\$45,500 00	\$660 59	-
		D. Waldo Webster, .	Haverhill, .	75,525 00	579 00	-
		Geo. W. Hobbs, .	Uxbridge, .	4,000 00	50 00	-
		Philip E. Hill, .	Taunton, .	114,000 00	1,480 69	-
		Asa T. Sanborn, .	Lawrence, .	36,014 00	317 86	-
		Samuel H. Colton, .	Worcester, .	94,600 00	895 51	-
		Hale Remington, .	Fall River, .	120,500 00	1,102 12	-
		Jos. S. Tillinghast, .	New Bedford, .	164,750 00	1,279 49	-
		Edwin Woods, .	Barre, .	7,550 00	102 25	-
		L. P. De Lund, .	No. Brookfield, .	7,400 00	39 80	-
		Leander Holbrook, .	Milford, † .	-	-	-
				\$1,499,899 00	\$13,682 31	-
City Fire,	Hartford, Ct.,	R. E. Ladd, .	Springfield, .	202,600 00	2,027 23	-
		James D. Kent, .	Boston, .	653,405 00	5,933 67	-
		Geo. D. Phippen, *	Salem, .	40,300 00	174 50	-
		John P. Slade, .	Fall River, .	82,060 00	796 31	-
		James Cook, .	Lowell, .	26,674 00	169 04	-
		Thayer & Peck, .	Northampton, .	9,625 00	101 75	-
		O. Jones, .	Westfield, .	77,525 00	918 36	-
		Wm. Elliot, .	Greenfield, .	24,300 00	245 38	-
		John H. Derby, .	Salem, † .	-	-	-
				\$1,116,489 00	\$10,366 24	-

Continental, . . .	New York,	{ Arthur Merrill, Amos G. Hurlbut, . .	. . .	Boston, Lee, . . .	\$407,625 00 15,500 00	\$1,917 17 193 75	\$38 34 3 87
					\$423,125 00	\$2,110 92	\$42 21
		{ Jas. D. Kent, . .	. . .	Boston, . .	825,868 00	8,424 45	-
		Daniel Upton, . .	. . .	Adams, . .	4,500 00	53 75	-
		John P. Slade, . .	. . .	Fall River, . .	84,570 00	837 47	-
		S. A. Howland, . .	. . .	Worcester, . .	46,458 00	672 44	-
		Jas. G. Allen, . .	. . .	Palmer, . .	13,325 00	165 55	-
		Thayer & Peck, . .	. . .	Northampton, . .	10,000 00	117 50	-
		Walter Goodell, . .	. . .	Haverhill, . .	27,800 00	186 50	-
	Hartford, Ct.,	R. E. Ladd, . .	. . .	Springfield, . .	110,075 00	1,170 90	-
		William I. Fish, . .	. . .	Lee, . .	25,395 00	452 00	-
		Wooster Smith, . .	. . .	Newburyport, . .	2,000 00	35 00	-
		Hiram Van Campen, . .	. . .	New Bedford, . .	150,725 00	1,613 95	-
		William Elliot, . .	. . .	Greenfield, . .	16,500 00	148 75	-
		Geo. W. Bean, . .	. . .	Lowell, . .	41,485 00	526 27	-
					\$1,358,701 00	\$14,404 53	-
Commerce Fire, . . .	New York, . .	T. F. Holden, . .	. . .	Boston, . .	121,100 00	322 54	\$6 45
Delaware Mutual Safety, . .	Philadelphia, Pa.,	Wm. V. Hutchings, . .	. . .	Boston, . .	- -	22,567 93	667 03
Fulton Fire, . . .	New York, . .	Dobson & Jordan, . .	. . .	Boston, . .	822,721 00	6,964 78	139 29
Germania Fire, . . .	New York, . .	T. F. Holden, . .	. . .	Boston, . .	145,500 00	463 02	9 26
Goodhue Fire, . . .	New York, . .	W. V. Hutchings, . .	. . .	Boston, . .	411,975 00	862 48	17 25

* Agency surrendered.

† Commenced business since Nov. 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Home,	New York,	Dobson & Jordan,	Boston,	\$1,913,658 00	\$12,457 68	\$249 15
		Edward B. Gillett,	Westfield,	82,400 00	982 67	19 65
		Jas. C. Ricketson,	New Bedford,	62,950 00	473 86	9 46
		Thayer & Peck,	Northampton,	56,250 00	660 88	13 21
		Jas. G. Allen,	Palmer,	15,130 00	219 85	4 39
		John H. Nichols,	Salem,	320,485 00	2,098 02	41 96
		Samuel J. Lyons,	Greenfield,	62,250 00	741 94	14 84
		Walter Goodell,	Haverhill,	94,150 00	491 82	9 83
		John P. Slade,	Fall River,	84,600 00	774 84	15 50
		John P. Woodbury,	Lynn,	183,545 00	1,615 45	32 31
		John T. Hall,	Plymouth,	21,200 00	285 64	5 71
		H. L. Dawes,	No. Adams,	110,500 00	1,547 25	30 94
		Wm. A. F. Sprout,	Taunton,	36,750 00	561 66	11 23
		W. S. Brakenridge,	Ware,	26,900 00	324 75	6 49
		Chas. Mason,	Fitchburg,	3,200 00	54 00	1 08
		J. W. Daniels,	Lowell,	89,050 00	1,151 75	23 04
		Sam'l E. Howe,	Pittsfield,	145,350 00	1,828 85	36 58
Hartford Fire,	Hartford, Ct.,	R. E. Ladd,	Springfield,	80,200 00	915 88	18 32
		B. F. Carter,	Newburyport,	75,350 00	531 30	10 63
		A. H. Bullock,*	Worcester,	—	—	—
				\$3,463,918 00	\$27,718 09	\$554 32
Hartford Fire,	Hartford, Ct.,	Farnham Plummer,	Boston,	949,730 00	7,277 35	—
		Abel Thurston,	Fitchburg,	11,000 00	105 00	—
		W. S. Brakenridge,	Ware,	25,800 00	255 00	—
		T. C. Kendrick,	Lowell,	173,425 00	2,510 80	—

Hartford Fire, (continued,)	Hartford, Ct.,	Walter Goodell,	Haverhill, .	\$75,550 00	\$500 49	-
		Thayer & Peck,	Northampton,	38,925 00	432 90	-
		R. E. Ladd, .	Springfield,	191,750 00	1,929 82	-
		Nath'l G. White,	Lawrence, .	38,850 00	342 24	-
		A. H. Bullock, .	Worcester,	372,000 00	5,600 00	-
		Wm. F. Johnson,	Lynn, .	11,700 00	118 37	-
		Sam'l J. Lyons,	Greenfield,	25,500 00	331 25	-
		E. C. Robinson,	Monson, .	5,500 00	165 00	-
		Geo. D. Plippen, †	Salem, .	187,650 00	973 61	-
		J. R. Flynt, .	Monson, .	158,591 64	2,950 52	-
Home Fire,	New Haven, Ct.,	Philip E. Hill, .	Taunton, .	98,775 00	948 75	-
		B. F. Carter, .	Newburyport,	17,500 00	258 61	-
		Jos. S. Tillinghast,	New Bedford,	204,606 00	1,804 62	-
		John H. Derby, †	Salem, .	-	-	-
				\$2,586,852 64	\$26,504 33	-
		James D. Kent,	Boston, .	190,137 00	2,105 40	-
		Jas. G. Allen, .	Palmer, .	4,300 00	48 00	-
		Thos. Twining,	Gt. Barrington, .	4,000 00	47 50	-
		William Lincoln,	Warren, .	5,650 00	82 88	-
		Asa P. Rand, .	Westfield, .	17,000 00	171 75	-
Home Fire,	New Haven, Ct.,	Wm. S. Danforth,	Plymouth, .	8,466 00	14 76	-
		B. F. Carter, .	Newburyport,	10,300 00	71 00	-
		H. Van Campen,	New Bedford,	37,225 00	445 67	-
		Augustine Burt,	Springfield,	13,125 00	159 94	-
		Freeman P. Howland,	Abington, .	7,450 00	54 10	-
		Sam'l H. Colton,	Worcester,	49,200 00	620 05	-
		John P. Slade,	Fall River,	15,250 00	175 05	-
		Ezra D. Whitaker,	Adams, †	-	-	-

* Done no business for this company the past year.

† Agency surrendered.

‡ Commenced business since Nov. 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Home Fire, (continued,) .	New Haven, Ct., {	J. C. Chadwick, .	Salem,* .			
		Leander Holbrook, .	Milford,* .			
		S. A. Childs, .	Fitchburg,* .			
Howard Fire, . . .	New York, .	Arthur W. Hobart, .	Boston, .	\$362,103 00	\$3,996 10	—
Hanover Fire, . . .	New York, .	T. F. Holden, .	Boston, .	506,165 00	2,423 71	\$48 47
Hope, . . .	Providence, R.I., {	J. H. Ward & Co., .	Boston, .	166,750 00	485 46	9 70
		Samuel E. Howe, .	Pittsfield, .	219,323 00	1,911 17	38 22
				18,500 00	195 45	3 90
Humboldt Fire, . . .	New York, .	Dobson & Jordan, .	Boston, .	\$237,823 00	\$2,106 62	\$42 12
Irving Fire, . . .	New York, .	Dobson & Jordan, .	Boston, .	750,496 00	6,379 54	127 59
Indemnity Fire, . . .	New York, .	Arthur W. Hobart, .	Boston, .	260,839 00	2,459 75	49 19
Liverpool and London Fire and Life, . . .	London, Eng., {	Geo. W. Gordon, .	Boston, .	161,468 00	661 70	13 23
		Lawrence Grinnell, .	New Bedford, .	2,961,105 00	23,230 45	232 30
				325,900 00	2,576 79	25 76
				\$3,287,005 00	\$25,807 24	\$258 06

Lamar Fire, . . .	New York, . . .	{ Dobson & Jordan, . Amos G. Hurlburt, .	. . .	Boston, . . . Lee, . . .	\$189,917 00 9,500 00	\$1,235 50 180 00	\$24 71 3 60
La Fayette Fire, . . .	Brooklyn, N. Y. . .	{ H. A. Brown & Co., D. Waldo Webster, .	. . .	Boston, . . . Haverhill, . . .	\$199,417 00 103,471 00 32,415 00	\$1,415 50 841 37 307 79	\$28 31 16 82 6 15
Metropolitan Fire, . . .	New York, . . .	{ Dobson & Jordan, . James C. Ricketson, .	. . .	Boston, . . . New Bedford, . . .	\$135,886 00 839,850 00 44,100 00	\$1,149 16 7,508 05 486 70	\$22 97 150 16 9 76
Merchants', . . .	Hartford, Ct., . . .	{ Dobson & Jordan, . N. K. Allen, . Walter Goodell, . Philip E. Hill, . Jos. S. Tillinghast, . John P. Slade, .	. . .	Boston, . . . Salem, . . . Haverhill, . . . Taunton, . . . New Bedford, . . . Fall River, . . .	\$883,950 00 442,862 00 6,300 00 32,400 00 55,300 00 108,900 00 109,910 00	\$7,994 75 3,743 59 50 50 198 45 697 82 865 17 932 91	\$159 92 - - - - - -
Merchants' Fire and Marine, . . .	Providence, R. I., . . .	{ R. W. Holman & Co., J. H. Ward & Co., .	. . .	Boston, . . . Boston, . . .	\$755,672 00 76,833 00 37,400 00	\$6,488 44 1,101 50 719 75	- \$22 03 14 39
Market Fire, . . .	New York, . . .	T. P. Haviland, . . .	. . .	Boston, . . .	\$114,233 00 1,319,598 00	\$1,821 25 2,799 06	\$36 42 55 98

* Commenced business since Nov. 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Mercantile Fire, . .	New York, . .	W. V. Hutchins, . .	Boston, . .	\$664,695 00	\$1,182 40	\$23 68
Manhattan Fire, . .	New York, . .	Dobson & Jordan, . .	Boston, . .	396,336 00	3,663 89	73 27
Niagara Fire,	New York, . .	{ Arthur W. Hobart, . . J. H. Nichols,†, . .	{ Boston, . . Salem, . .	{ 210,100 00 —	{ 945 35 —	{ 18 90 —
N. England Fire & Marine, Hartford, Ct.,		A. H. Bullock, . .	Worcester, . .	101,000 00	1,950 00	—
		Thayer & Peck, . .	Northampton, . .	22,175 00	211 73	—
		Walter Goodell, . .	Haverhill, . .	25,634 00	234 10	—
		Davison & Childs, . .	Fitchburg, . .	10,750 00	218 25	—
		Geo. H. Folger,* . .	Boston, . .	132,650 00	1,190 31	—
		William I. Fish, . .	Lee, . .	26,887 00	388 28	—
		O. Jones, . .	Westfield, . .	24,375 00	310 06	—
		S. A. Childs & Co., . .	Fitchburg, . .	17,400 00	393 38	—
		Lorenzo Burge, . .	Boston, . .	42,450 00	493 68	—
		John P. Slade, . .	Fall River, . .	106,255 00	1,138 22	—
		Sydney Williams, . .	Taunton, . .	106,900 00	989 38	—
		Geo. W. Bean, . .	Lowell, . .	43,800 00	596 39	—
		John H. Derby, . .	Salem, . .	9,050 00	112 27	—
		Hiram Van Campen, . .	New Bedford, . .	138,950 00	1,528 43	—
		Joseph S. Tillinghast, . .	New Bedford, . .	108,575 00	992 49	—
		E. D. Whitaker,†, . .	Adams, . .	—	—	—
				\$916,851 00	\$10,746 97	—

Norwich Fire, . . .	{	J. H. Ward, . . .	. . .	Boston, . . .	\$377,755 00	\$2,920 24	-
		John P. Slade, . .	. . .	Fall River, . .	17,525 00	163 34	-
Norwich, Ct., . .	{	D. Waldo Webster, .	. . .	Haverhill, . .	44,250 00	406 22	-
		Sam'l H. Colton, . .	. . .	Worcester, . .	34,700 00	400 75	-
		Jos. S. Tillinghast, †	. . .	New Bedford, .	-	-	-
Northern, . . .		Oliver Brewster, .	. . .	Boston, . .	\$474,230 00	\$3,890 55	-
					479,025 00	2,857 34	\$28 57
North American Fire, .	{	Reed & Hastings, .	. . .	Boston, . .	932,904 00	9,181 84	-
		Amos G. Hurlbert, .	. . .	Lee, . .	4,000 00	40 00	-
		G. W. Hill, . .	. . .	Taunton, . .	21,950 00	242 00	-
Hartford, Ct., . .	{	A. H. Bullock, . .	. . .	Worcester, . .	137,500 00	2,247 00	-
		T. C. Kenrick, . .	. . .	Lowell, . .	60,125 00	987 09	-
		Jos. S. Tillinghast, .	. . .	New Bedford, .	152,650 00	1,080 86	-
		John P. Slade, †	. . .	Fall River, . .	-	-	-
North American Fire, .		Dobson & Jordan, .	. . .	Boston, . .	\$1,309,129 00	\$13,778 79	-
New York, . .					701,922 00	5,431 66	\$108 63
† New Amsterdam Fire, .		S. A. Pierce, . .	. . .	Boston, . .	11,300 00	104 70	2 09
Phoenix, . . .	{	W. S. Danforth, . .	. . .	Plymouth, . .	28,011 00	127 56	-
		J. R. Flynt, . .	. . .	Monson, . .	10,000 00	218 75	-
		Walter Goodell, . .	. . .	Haverhill, . .	53,200 00	336 75	-
Hartford, Ct., . .	{	J. W. Daniels, . .	. . .	Lowell, . .	69,350 00	781 76	-
		Lorenzo Burge, . .	. . .	Boston, . .	145,380 00	1,529 69	-
		Geo. H. Folger, §	. . .	Boston, . .	68,900 00	484 62	-

* Agency transferred to Lorenzo Burge, Sept. 22, 1860.

† Commenced business since Nov. 1, 1860.

§ Agency transferred to Lorenzo Burge, May 25, 1860.

‡ Withdrawn from the State

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Phoenix, (continued.)	Hartford, Ct., {	Sydney Williams, . Hiram Van Campen, .	Taunton, . New Bedford, .	\$12,500 00 101,425 00	\$86 75 1,278 10	- -
Phoenix,	Brooklyn, N. Y., {	Arthur W. Hobart, . Amos G. Hurlburt, .	Boston, . Lee,	\$488,766 00 391,467 00 22,750 00	\$4,843 98 2,690 09 375 00	- \$53 80 7 50
Park Fire,	New York, . .	Whitney & Stephens, .	Boston, . . .	\$414,217 00 533,170 00	\$3,065 09 7,046 27	\$61 30 140 92
Providence Washington, .	Providence, R.I., {	J. H. Ward & Co., . A. H. Bullock, . .	Boston, . . Worcester, .	674,199 00 247,000 00	5,884 56 3,123 00	117 69 62 46
Roger Williams, . . .	Providence, R.I., {	J. H. Ward & Co., . William P. Hood, . .	Boston, . . Somerset, . .	\$921,199 00 163,218 00 9,675 00	\$9,007 56 2,376 13 123 00	\$180 15 47 52 2 46
Royal,	Liverpool, Eng., .	Stephen Higginson, .	Boston, . . .	\$172,893 00 6,572,513 00	\$2,499 13 34,966 29	\$49 98 349 66
Resolute Fire, . . .	New York, . .	T. P. Haviland, . .	Boston, . . .	867,712 00	1,775 88	35 52
Standard Fire, . . .	New York, . .	Charles E. Guild, . .	Boston, . . .	453,775 00	895 03	17 90

Standard Fire, (continued,)	New York, .	Amos G. Hurlburt, .	Lee, . .	\$17,500 00	\$225 00	\$4 50
				\$471,275 00	\$1,120 03	\$22 40
Security Fire, . . .	New York, .	{ Dobson & Jordan, . Amos G. Hurlburt, . Samuel H. Colton, . Joseph S. Tillinghast, .	Boston, .	2,286,282 00	14,057 47	281 14
			Lee, . .	8,500 00	131 25	2 63
			Worcester, .	118,700 00	1,520 50	3 04
			New Bedford, .	108,900 00	919 90	18 40
				\$2,522,382 00	\$16,629 12	\$305 21
State Fire, . . .	New Haven, Ct., .	{ Charles T. Powell, . A. C. Chadwick, . A. K. Hill, . Hiram Van Campen, .	Boston, .	343,116 67	5,672 67	-
			Lawrence, .	8,300 00	99 00	-
			Haverhill, .	7,100 00	184 92	-
			New Bedford, .	38,600 00	366 45	-
				\$397,116 67	\$6,323 04	-
Thames, . . .	Norwich, Ct., .	{ W. S. Brakenridge, . William Archer, Jr., . James Cook, . . H. W. Billings, . L. W. Puffer, . . F. De Witt, . . George S. Rawson,* W. F. Ellis,* . . George G. Parker,* William Elliot,* .	Ware, .	6,000 00	88 75	-
			Salem, .	900 00	12 25	-
			Lowell, .	11,000 00	131 50	-
			Conway, .	5,250 00	65 62	-
			N. Bridgewater, .	1,500 00	15 00	-
			Ware, .	975 00	8 81	-
			Feltonville, .	-	-	-
			Ashland, .	-	-	-
			Milford, .	-	-	-
			Greenfield, .	-	-	-
				\$25,625 00	\$321 93	-

* Commenced business since November 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Thames, (continued,)	Norwich, Ct.,	{ George Jennings,* Henry L. Parker,* William A. Currier,* Joseph S. Tillinghast,* B. F. Carter,* William T. Harlow,* Joseph N. Bacon,*	{ Needham, . Hopkinton, . Holliston, . New Bedford, Newburyport, Spencer, . Newton, .	{ — — — — — — —	{ — — — — — — —	{ — — — — — — —
Unity Fire, . . .	London, Eng.,	Farnham Plummer, .	Boston, .	\$512,200 00	\$3,317 30	\$33 47

* Commenced business since November 1, 1860.

T O T A L S .

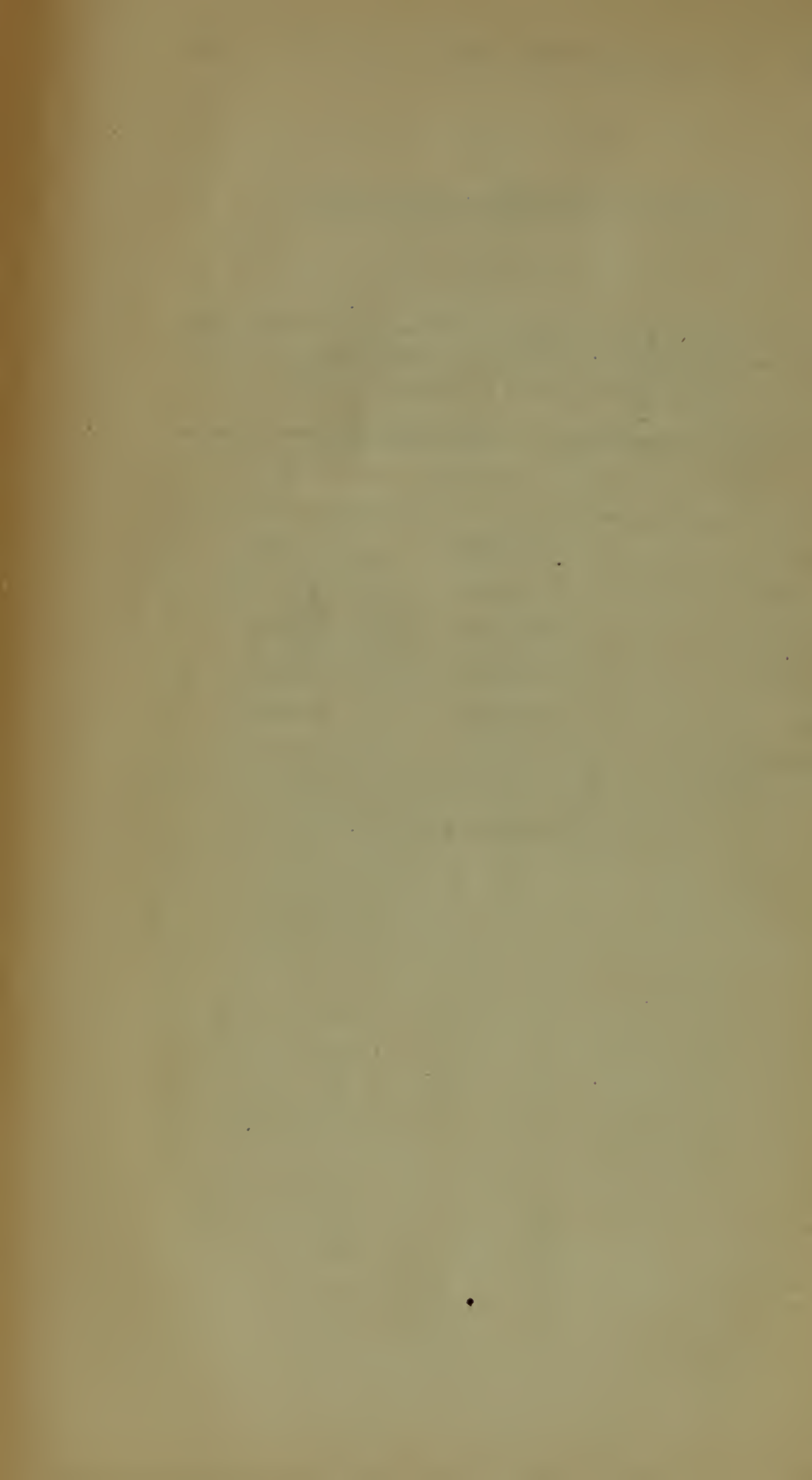
Amounts Insured,	\$18,144,518 31
Premiums and Assessments received,	404,429 94
State Tax paid thereon,	4,109 28

TAXES ON FOREIGN COMPANIES.

The State Taxes paid by Agents of Foreign Insurance Companies are determined by section 70, chapter 58, of the General Statutes of Massachusetts, passed December 28, 1859.

STATES.	Fire and Marine.	Life.
Vermont,	No charge.	No charge.
Rhode Island,	2 per cent.	2 per cent.
Connecticut,	No charge.	No charge.
New York,	2 per cent.	No charge.
Maine,	No charge.	No charge.
Pennsylvania,*	3 per cent.	1 per cent.

* In addition large Entrance Fees are required.



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Milford Mutual, Milford,	96, 141	Traders' and Mechanics', (Stock Department,) Lowell,	14, 52
Mutual Assurance, Springfield,	98, 143	Traders' and Mechanics', (Mutual Department,) Lowell,	104, 153
Mutual Marine, New Bedford,	62, 73	Traders' Mutual, Boston,	104, 152
Mutual Safety, South Reading,	98, 143	Tri-Mountain Mutual, Boston,	104, 154
National, Boston,	10, 40	United States, Boston,	14, 53
Neptune, Boston,	10, 41	Union Mutual, Boston,	104, 154
Newburyport Mutual, Newburyport,	98, 145	Union Mutual Marine, New Bedford,	62, 77
New England Fire and Marine, Hartford, Connecticut,	172, 215	Unity, London, England,	180, 231
New England Mutual Marine, Boston,	62, 75	Warren, Boston,	14, 54
New England Railroad Mutual, Boston,	145	Washington, Boston,	14, 55
Niagara Fire, New York,	172, 216	Westfield Mutual, Westfield,	106, 155
Norfolk Mutual, Dedham,	100, 146	Westford Mutual, Westford,	106, 156
North American, Boston,	10, 42	Western Massachusetts, Pittsfield,	14, 54
North American, New York,	174, 217	West Newbury Mutual, West Newbury,	106, 156
North American, Hartford, Connecticut,	174, 217	Weymouth and Braintree Mutual, Weymouth,	106, 157
Northern Aberdeen and London,	174, 220	Worcester Mutual, Worcester,	106, 157
Norwich Fire, Norwich, Connecticut,	174, 219		
Old Colony, Plymouth,	10, 44		
Pacific Mutual, New Bedford,	62, 76		
Park Fire, New York,	176, 222		

ERRATA.

Page 29, in "Firemen's Insurance Company," read the footings of "Assets and Liabilities" of the Company, as follows:—

Assets,	\$526,914 83
Liabilities,	45,841 74
	<hr/>
	\$481,073 09
Deduct paid up capital,	300,000 00
	<hr/>
Balance of surplus,	\$181,073 09

- Page 90, in "Hingham Mutual," opposite "Railroad Stocks," for "\$11,500," read "\$11,650."
- Page 97, in "Mechanics' Mutual Fire, Boston," opposite "Insured on real estate," for "\$9,497,104.00," read "\$19,497,104.00."
- Page 100, in "People's Equitable Mutual Fire," Taunton, opposite "Losses paid the past year," for "\$77.96," read "\$3,177.96."
- Page 160, in "Ætna," Hartford, Conn., opposite "Amount of all other investments," read, "300,199.30."
- Page 162, in "City Fire," Hartford, opposite "Other investments," for "1,128.37," read "18,878.37,"—\$17,750 being for Brooklyn City Water Bonds, and Hartford City Bonds. Same page, in Connecticut Fire," opposite "Other investments," for "\$4,394.00," read, "\$24,994.00."
- Page 164, in "Delaware Mutual," Philadelphia, opposite "Other investments," for "\$54,559.58," read "\$195,062.95."
- Page 166, in "Home," New Haven, opposite "Other investments," for "\$4,324.96," read "\$14,724.96." Same company, opposite "Amount required to re-insure outstanding risks," for "\$12,932.83," read "\$29,018.80."
- Page 168, in "Lorillard Fire," New York, opposite "Amount of Dividends paid the last year," for "\$5,500," read "\$55,000."
- Page 176, in "Phoenix," Hartford, opposite "Amount of other investments," for "\$3,653.01," read "37,553.01."
- Page 180, in "Unity Fire," London, opposite "Amount of notes received for premiums," take out "\$287,980.00," and read opposite "Amount of cash received for premiums."

LIFE COMPANIES.

	BERKSHIRE LIFE, Pittsfield.	MASSACHUSETTS MUTUAL LIFE, Springfield.	MASSACHUSETTS HOSPITAL LIFE, Boston.	NEW ENGLAND MUTUAL LIFE, Boston.	STATE MUTUAL LIFE, Worcester.
Amount insured by existing policies,	\$2,166,310 00	\$5,695,430 00	\$91,950 00	\$15,274,262 00	\$2,776,627 07
Present net value of existing policies,	119,646 79	210,176 75	10,374 20	1,069,293 54	323,298 78
Amount of losses ascertained and unpaid, claimed, whether acknowledged as due or not by the Company,	- -	- -	5,000 00	16,500 00	2,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus or as profits, Present value of annuities due from the Company,	5,000 00*	8,000 00a	- -	8,000 00	- -
Full amount of Assets of the Company,	150 00†	- -	- -	24,847 95e	- -
Amount of Bank Stock owned by the Company,	243,781 13	368,012 62	561,630 79	1,807,634 76	508,171 77
of Railroad Stock owned by the Company, of Railroad Bonds owned by the Company, invested in Real Estate,	37,442 50	24,095 75	- -	164,782 00	67,503 00
loaned on mortgage of real estate,	- -	- -	6,243 48	27,305 00	- -
notes secured by collaterals of personal property,	- -	- -	31,592 03	13,450 00	30,255 00
loaned without collaterals,	104,950 00‡	9,595 75	5,619 14	243,530 22	- -
of all other investments,	1,500 00§	150,050 00	336,708 16	607,595 84	143,375 00
received for premiums the past year,	20,900 00||	1,650 00	155,112 20	56,600 00	19,800 00
	78,989 13	6,900 00b	- -	- -	121,880 77
	63,786 35	175,721 12	26,355 78	694,371 70	124,858 00
		153,893 80	2,135 63	437,529 59	58,493 83

Amount received for premiums in cash, . . .	45,147 67	103,273 71	2,135 63	241,799 48	52,208 46
in promissory notes or securities, . . .	18,638 68	50,620 09	-	195,730 11	2,293 49
received for interest the past year, . . .	8,826 42	10,221 08 <i>c</i>	35,078 95	84,851 85	28,459 53 <i>f</i>
paid for interest the past year, . . .	-	7,000 00 <i>d</i>	-	-	3,500 00 <i>g</i>
of guarantee fund in cash, . . .	100,000 00	100,000 00	-	-	50,000 00
in sub. notes, . . .	-	-	-	-	50,000 00
paid for expenses, taxes and commissions the past year, . . .	11,392 97	25,188 55	-	44,526 82	7,138 25

* Resisted on account of fraud, and claimant has been non-suited.

† On \$1,800 of bank stocks.

‡ Principal and two sureties.

c Including \$4,004.32, interest accrued and not paid.

d Dividend on guaranty capital.

e Including \$8,000 accrued interest.

† Current expenses.

a Not acknowledged by the Company.

‡ Worth double the amount loaned thereon.

b With two sureties.

e Balance of distribution of surplus dividend, December, 1858.

g Interest on guaranty capital.

A G G R E G A T E .

Amount insured by existing policies,	\$26,004,579 07
Present net value of existing policies,	1,732,790 06
Amount of losses ascertained and unpaid,	23,500 00
claimed, whether acknowledged as due or not by the Company,	21,000 00
Amount due from the Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus or as profits,	24,997 95
Present value of annuities due from the Company,	56,278 12
Full amount of Assets of the Company,	3,489,231 07
Amount of Bank Stock owned by the Company,	293,823 25
of Railroad Stock owned by the Company,	33,548 48
of Railroad Bonds owned by the Company,	75,297 03
invested in Real Estate,	258,745 11
loaned on mortgage of real estate,	1,342,679 00
notes secured by collaterals of personal property,	234,662 20
loaned without collaterals,	149,680 77
of all other investments,	1,100,295 73
received for premiums the past year,	715,839 20
in cash,	444,564 95
in promissory notes or securities,	267,282 37
received for interest the past year,	167,437 83
paid for interest the past year,	10,500 00
of guarantee fund in cash,	250,000 00
in sub. notes,	50,000 00
paid for expenses, taxes and commissions the past year,	88,246 59

R E M A R K S.

BERKSHIRE LIFE INSURANCE COMPANY, PITTSFIELD.

[Incorporated, 1851—Charter perpetual.]

GEO. N. BRIGGS, *President*.

Secretary, BENJ. CHICKERING.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
100 shares Pittsfield Bank, Pittsfield,	\$.100	\$10,000	\$104	\$10,400
50 " Agricultural Bank, Pittsfield, .	100	5,000	120	6,000
50 " Adams Bank, Adams, .	100	5,000	104	5,200
80 " Safety Fund Bank, Boston, .	100	8,000	104	8,320
20 " Revere Bank, " .	100	2,000	105½	2,110
50 " Bank of Commerce, " .	100	5,000	108	5,412½
		\$35,000		\$37,442½

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$37,442 50
Loaned on mortgages of real estate, . .	104,950 00
Loaned on bank stocks,	1,500 00
Loaned on notes without collateral, . .	20,900 00
Loaned to town of Pittsfield,	1,000 00
Cash on hand and in bank,	3,358 14
Premium loan on policies in force, . .	64,375 81
Office furniture,	664 46
Cash premiums, and due from agents, .	3,855 15
Interest accrued on loans,	5,415 84
Deferred semi-annual and quarterly premiums,	319 73
	\$243,781 63½

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated, May 15, 1851—Charter unlimited.]

CALEB RICE, *President*.

Secretary, F. B. BACON.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
43 shares Bank of Commerce, Boston, .	\$.100	\$4,300	\$108¼	\$4,654¾
25 " Webster Bank, " .	100	2,500	109½	2,737½
		\$6,800		\$7,392½
<i>Amounts carried forward,</i> .				

	Par value per share.	Par value.	Market value per share.	Market value.
<i>Amounts brought forward,</i>	.	\$6,800		\$7,392 $\frac{1}{4}$
30 shares Merchants' Bank, Boston,	\$.100	3,000	\$102 $\frac{3}{4}$	3,082 $\frac{1}{2}$
15 " Eliot Bank, " .	100	1,500	109	1,635
42 " Springfield Bank, Springfield,	100	4,200	108	4,536
56 " Western Bank, " .	100	5,600	25	1,400
15 " Pynchon Bank, " .	100	1,500	110	1,650
20 " Holyoke Bank, Northampton,	100	2,000	100	2,000
24 " Cabot Bank, Chicopee, .	100	2,400	100	2,400
		<u>\$27,000</u>		<u>\$24,095$\frac{3}{4}$</u>

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$24,095 75
Real estate,	9,595 75
Loaned on mortgages of real estate,	150,050 00
Loaned on notes secured by collaterals,	1,650 00
Loaned on notes without collaterals,	6,900 00
Loan notes with int. accrued to Aug. 1, 1860,	109,148 54
Deferred premiums in notes at 6 per cent.,	28,727 92
Premiums in hands of agents,	15,119 98
Cash on hand,	<u>22,724 68</u>
	\$368,012 62

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated, February 14, 1818—Charter unlimited.]

NATHAN APPLETON, *President.*

Secretary, MOSES L. HALE.

Assets of the Company, November 1, 1860:—

Railroad stocks,	\$6,243 48
Railroad bonds,	31,592 03
Real estate,	5,619 14
Loaned on mortgages of real estate,	336,708 16
Loaned on notes secured by collaterals,	155,112 20
United States treasury notes,	6,805 40
Massachusetts State loan,	2,397 50
Boston City loan,	6,430 79
Roxbury City loan,	2,497 39
Cash on hand,	<u>8,224 70</u>
	\$561,630 79

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, BOSTON.

[Incorporated, April 1, 1835.]

WILLARD PHILLIPS, *President.**Secretary,* BENJ. T. STEVENS.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
240 shares Eagle Bank, Boston, . . .	\$100	\$24,000	\$117	\$28,080
180 " State Bank, " . . . 60	60	10,800	70 $\frac{1}{4}$	12,645
240 " Tremont Bank, " . . . 100	100	24,000	121	29,040
48 " Atlantic Bank, " . . . 100	100	4,800	109	5,232
219 " Bay State Bank, Lawrence, . . . 100	100	21,900	100	21,900
116 " Merchants' Bank, Boston, . . . 100	100	11,600	102 $\frac{3}{4}$	11,919
250 " National Bank, " . . . 100	100	25,000	106	26,500
79 " City Bank, Lynn, . . . 100	100	7,900	104	8,216
100 " Hide and Leather B'k, Boston, . . . 100	100	10,000	107	10,700
100 " Revere Bank, " . . . 100	100	10,000	105 $\frac{1}{2}$	10,550
		<hr/> \$150,000		<hr/> \$164,782

Railroad Stocks:—

28 shares Boston and Providence R. R., .	\$100	\$2,800	\$110	\$3,080
105 " Boston and Maine Railroad, . . . 100	100	10,500	113	11,865
120 " Fitchburg Railroad, . . . 100	100	12,000	103	12,360
		<hr/> \$25,300		<hr/> \$27,305

Railroad Bonds:—

Boston, Concord and Montreal R. R. bonds, . . .	\$10,050		\$9,350
Rutland and Burlington,	10,000		4,100
	<hr/> \$20,050		<hr/> \$13,450

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$164,782 00
Railroad stocks, (market value,)	27,305 00
Railroad bonds, (market value,)	13,450 00
Real estate,	243,530 22
Loaned on mortgages of real estate,	607,595 84
Loaned on notes secured by collaterals of personal property,	56,600 00
Premium notes,	372,852 90
Loans to, and stock of cities, (market value,)	179,000 00
27 shares Boston Gas Light Co., (market value,)	18,900 00
5 " Dwight Company, (market value,)	3,500 00
5 " Massachusetts Mills, (market value,)	4,750 00
Cash in Merchants' Bank,	27,368 80
Outstanding premiums and amounts due from agents on policies in force October 31, 1860, not included in the above list of assets,	88,000 00
	<hr/> \$1,807,634 76

STATE MUTUAL LIFE INSURANCE COMPANY, WORCESTER.

[Incorporated, March 6, 1844—Charter unlimited.]

ISAAC DAVIS, *President*.*Secretary*, CLARENDON HARRIS.

Bank Stocks owned by the Company :—

	Par value per share.	Par value.	Market value per share.	Market value.
50 shares Leicester Bank, . . .	\$100	\$5,000	\$110	\$5,500
20 “ Northborough Bank, . . .	100	2,000	108	2,160
49 “ Grafton Bank, . . .	100	4,900	100	4,900
50 “ Howard Bank, Boston, . . .	100	5,000	107½	5,375
50 “ Hide and Leather B'k, Boston, . . .	100	5,000	107	5,350
50 “ Safety Fund Bank, “ . . .	100	5,000	104	5,200
50 “ Webster Bank, “ . . .	100	5,000	109	5,450
40 “ City Bank, Worcester, . . .	100	4,000	105	4,200
179 “ Quinsigamond B'k, Worcester, . . .	100	17,900	108	19,432
92 “ Central Bank, Worcester, . . .	100	9,200	108	9,936
		<hr/>		<hr/>
		\$63,000		\$67,503

Railroad Bonds:—

Norwich and Worcester Railroad bonds, . . .	\$5,000	\$5,000
Providence and Worcester Railroad bonds, . . .	25,255	25,255
	<hr/>	<hr/>
	\$30,255	\$30,255

Assets of the Company, November '1, 1860 :—

Bank stocks, (market value,)	\$67,503 00	
Railroad bonds, (market value,)	30,255 00	
Loaned on mortgages of real estate,	143,375 00	
Loaned on bank stocks as collateral,	19,800 00	
Loaned on notes with personal security,	121,880 77	
Loaned to cities and towns,	10,500 00	
United States treasury notes,	20,000 00	
Balances in agents hands,	3,991 88	
Deferred premiums,	2,793 49	
Cash on hand,	38,072 63	
Guarantee capital stock notes,	50,000 00	
	<hr/>	\$508,171 77

FOREIGN LIFE COMPANIES.

	AMERICAN TEMPERANCE LIFE, Hartford, Ct.	CONNECTICUT MUTUAL LIFE, Hartford, Ct.	CHARTER OAK LIFE, Hartford, Ct.	EQUITABLE LIFE, New York.	GERMANIA LIFE, New York.
Amount insured by existing policies,	\$2,699,400 00	\$25,969,770 00	\$6,455,881 00	\$2,424,100 00	\$346,000 00
Present net value of existing policies,	122,573 73	2,677,414 00	369,386 30	56,196 08	8,297 82
Amount of losses ascertained and unpaid,	4,000 00	61,680 00	7,500 00	11,000 00	-
claimed, whether acknowledged as due or not by the Company,	-	6,500 00	-	-	-
Amount due from Company on its declared, promised, or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	-	455,883 00\$	10,610 00	383 25	-
Present value of annuities due from the Company,	-	-	-	-	-
Full amount of Assets of the Company,	230,473 56	3,697,512 41	699,003 49	169,077 31	203,436 34
Amount of Bank Stock, owned by the Company,	34,441 00	38,535 00	166,814 00	-	-
of Railroad Stock, owned by the Company,	700 00	15,790 00	-	-	-
of Railroad Bonds, owned by the Company,	14,200 00	41,680 00	-	-	-
invested in real estate,	-	-	2,000 00	-	-
loaned on mortgage of real estate,	93,410 00	2,158,737 54	19,173 39	-	26,875 00
loaned on notes secured by collaterals of per- sonal property,	12,000 00	55,029 14	15,044 46	-	-
loaned without collaterals,	6,363 83	1,207,758 99	17,844 82	-	-
of all other investments,	69,358 73	179,981 77	478,136 82	169,077 31	176,561 34

Amount received for premiums the past year, . . .	46,616 50	810,790 12	221,924 46	66,379 90	9,900 48
received for premiums in cash, . . .	46,616 50	447,078 06	174,426 89	66,379 90	6,279 78
received for premiums in promissory notes, or securities, . . .	—	363,712 06	47,497 57	—	—
received for interest the past year, . . .	10,904 31	233,103 73	15,798 79	5,629 05	81 27
paid for interest the past year, . . .	6,000 00*	—	—	109 17	—
of guarantee funds in cash, . . .	45,260 00†	—	150,000 00	100,000 00	200,000 00
subscription notes, . . .	54,740 00‡	—	50,000 00	—	—
paid for expenses, taxes, and commissions, the past year, . . .	10,959 32	85,457 35	32,591 26	22,006 53	8,507 27

* 6 per cent. on guaranty capital.

† Paid up and invested in stocks and mortgages.

‡ Present value of unpaid dividends.

§ Stockholders notes, amply secured.

	GUARDIAN LIFE, New York.	HOME LIFE, Brooklyn, N. Y.	KNICKERBOCKER LIFE, New York.	MANHATTAN LIFE, New York.	MUTUAL BENEFIT LIFE, Newark, N. J.
Amount insured by existing policies,	\$994,800 00	\$708,900 00	\$2,082,423 00	\$12,212,219 00	\$24,955,702 00
Present net value of existing policies,	19,051 59	14,707 36	89,751 92	719,274 02	2,586,406 65
Amount of losses ascertained and unpaid,	5,000 00	- -	2,084 17*	19,363 19†	62,100 00a
claimed, whether acknowledged as due or not by the Company,	- -	- -	8,000 00†	27,500 00	- -
Amount due from Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	555 30	- -	2,770 04	121,594 53	522,191 51
Present value of annuities due from the Company,	- -	- -	- -	3,550 40	8,281 20
Full amount of Assets of the Company,	131,992 84	140,861 70	256,990 09	1,015,061 21	3,743,765 41
Amount of Bank Stock, owned by the Company,	- -	- -	- -	- -	- -
of Railroad Stock, owned by the Company,	- -	- -	- -	- -	- -
of Railroad Bonds, owned by the Company,	- -	- -	- -	- -	50,000 00
invested in real estate,	- -	- -	- -	76,770 79	72,593 27
loaned on mortgages of real estate,	13,250 00	62,500 00	130,200 00	353,837 98	2,131,691 68
loaned on notes secured by collaterals of per- sonal property,	- -	- -	56,003 80	443,322 73	1,273,977 70
loaned without collaterals,	- -	- -	14,853 50	1,749 53§	- -
of all other investments,	118,742 84	78,361 70	55,932 79	139,380 18	215,502 76

Amount received for premiums the past year, . . .	22,245 72	12,080 27	60,742 21	404,081 05	753,444 34
received for premiums in cash, . . .	22,245 72	4,519 50	52,004 28	296,099 07	620,126 70
received for premiums in promissory notes or securities, . . .	- -	7,560 77	8,737 93	107,981 98||	133,317 64
received for interest the past year, . . .	6,273 00	1,663 74	16,932 75	52,556 87	209,822 79
paid for interest the past year, . . .	8,946 63	- -	209 21	1,654 46	- -
of guarantee funds in cash, . . .	125,000 00	125,000 00	100,000 00	100,000 00	- -
subscription notes, . . .	- -	- -	- -	- -	- -
paid for expenses, taxes, and commissions, the past year, . . .	23,143 78	6,523 37	20,045 80	60,863 37	89,478 55

* Waiting for appointment of administrator.

‡ Suspense account.

‡ Not yet due.

|| Including charges to agents.

a Awaiting maturity.

† Contested.

	MUTUAL LIFE, New York.	NATIONAL LIFE, Montpelier, Vt.	UNION MUTUAL LIFE, Augusta, Maine.	WASHINGTON LIFE, New York.
Amount insured by existing policies,	\$38,791,917 68	\$2,056,999 92	\$4,678,038 00	\$940,500 00
Present net value of existing policies,	4,696,417 95	166,240 14	419,624 78	17,248 35
Amount of losses ascertained and unpaid,	49,200 00*	6,000 00	6,300 00||	- -
claimed, whether acknowledged as due or not by the Company,	- -	- -	5,000 00a	- -
Amount due from Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	4,872 42†	- -	20,976 00	1,172 50
Present value of annuities due from the Company,	29,714 44	- -	- -	- -
Full amount of Assets of the Company,	7,000,226 88	272,651 52	772,927 82	141,215 87
Amount of Bank Stock, owned by the Company,	- -	34,757 75	9,905 00	- -
of Railroad Stock, owned by the Company,	- -	- -	12,220 00	- -
of Railroad Bonds, owned by the Company,	- -	- -	12,481 61	- -
invested in real estate,	45,213 61	4,794 51	- -	- -
loaned on mortgage of real estate,	6,014,012 94	146,994 59	154,741 27	8,000 00
loaned on notes secured by collaterals of per- sonal property,	- -	- -	387,858 25	- -
loaned without collaterals,	- -	4,560 76	- -	- -
of all other investments,	940,970 33	81,513 91	195,721 69	133,215 00

Amount received for premiums the past year, . . .	1,128,371 35	52,846 32	156,116 76	20,077 53
received for premiums in cash, . . .	1,128,371 35	48,620 16	83,653 79	20,077 53
received for premiums in promissory notes or securities, . . .	- -	4,226 16	72,462 97	- -
received for interest the past year, . . .	386,437 36	14,967 19	27,389 04	4,616 88
paid for interest the past year, . . .	- -	3,772 12 ^s	2,365 00 ^b	3,298 66
of guarantee funds in cash, . . .	- -	46,200 00	- -	- -
subscription notes, . . .	- -	- -	100,000 00	125,000 00
paid for expenses, taxes, and commissions, the past year, . . .	125,124 50 [†]	10,774 29	23,565 27	13,939 13 ^c

* Not yet due.

† Commissions, . . . \$54,540 90

Taxes for current year, . . . 2,091 98

Other expenses, . . . 67,891 62

 \$125,124 50

† Unclaimed dividends.

§ Dividends to guarantee stockholders.

|| Reported, but not due.

a Not acknowledged.

b As dividend on securities held for capital.

c Including re-insurance.

A G G R E G A T E.

Amount insured by existing policies,	\$125,316,650 60
Present net value of existing policies,	11,962,590 69
Amount of losses ascertained and unpaid,	234,227 36
claimed, whether acknowledged as due or not by the Company,	47,000 00
Amount due from Company on its declared, promised or acknowledged indebtedness, or other claims, including dividends, bonuses on distribution of surplus, or as profits,	1,141,008 55
Present value of annuities due from the Company, . .	41,546 04
Full amount of Assets of the Company,	18,474,206 48
Amount of Bank Stock, owned by the Company, . .	284,452 75
of Railroad Stock, owned by the Company, . .	28,710 00
of Railroad Bonds, owned by the Company, . .	118,361 61
invested in real estate,	201,372 18
loaned on mortgage of real estate,	11,312,454 39
loaned on notes secured by collaterals of per- sonal property,	2,243,236 08
loaned without collaterals,	1,253,131 43
of all other investments,	3,052,487 17
received for premiums the past year,	3,765,617 01
received for premiums in cash,	3,016,499 23
received for premiums in promissory notes or securities,	745,497 08
received for interest the past year,	986,176 77
paid for interest the past year,	26,355 25
of guarantee funds in cash,	991,460 00
subscription notes,	329,740 00
paid for expenses, taxes, and commissions, the past year,	532,979 99

R E M A R K S .

AMERICAN TEMPERANCE LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1851—Charter unlimited.]

E. FESSENDEN, *President.*

Secretary, WILLIAM H. HILL.

General Agent, LORENZO BURGE, No. 49 Merchants' Exchange, Boston.

Bank Stocks owned by the Company:—

		Par value per share.	Par value.	Market value per share.	Market value.
35 shares	Bank of Commerce, N. York, .	\$100	\$3,500	\$100	\$3,500
5 "	City Bank, Hartford, Ct., .	100	500	115	575
7 "	Bank of Hartford Co., Hart-				
	ford, Ct.,	50	350	50	350
106 "	Charter Oak B'k, Hartford, Ct.,	100	10,600	106	11,236
35 "	Ætna Bank, Hartford, Ct., .	100	3,500	108	3,780
100 "	Merchants' and Manufacturers'				
	Bank, Hartford, Ct., . . .	100	10,000	100	10,000
100 "	Merchants' B'k, Massillon, Ohio,	50	5,000	50	5,000
			\$33,450		\$34,441

Railroad Stocks:—

40 shares	Cleveland and Toledo R. R., .	\$50	\$2,000	\$17½	\$700
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Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$34,441 00
Railroad stocks, (market value,)	700 00
Cleveland and Toledo Railroad bonds,	200 00
Indiana Central Railroad bonds,	8,000 00
Chicago and Milwaukie Railroad bonds,	6,000 00
Loaned on mortgages of real estate,	93,410 00
Loaned on notes secured by collaterals,	12,000 00
Loaned on notes without collaterals,	6,363 83
100 shares Hartford City Gas Light Company,	2,750 00
Hennepin County bonds, Minnesota,	4,500 00
Cash in bank,	2,431 65
Cash in the hands of agents and in course of transmission,	4,937 08
Notes of stockholders, secured by personal endorsement,	51,740 00

\$230,473 56

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, June 12, 1846—Charter unlimited.]

JAMES GOODWIN, *President*, Secretary, GUY R. PHELPS.

General Agent, EDWIN RAY, No. 20 State Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
110 shares B'k of N. America, Hartford, Ct.,	\$50	\$5,500	\$50	\$5,500
100 " Merchants' and Manufacturers' Bank, Hartford, Ct., . . . 100	100	10,000	100	10,000
100 " City Bank, " " . . . 100	100	10,000	115	11,500
100 " Merchants' B'k, New Haven, Ct., 50	50	5,000	50	5,000
15 " Phoenix Bank, Hartford, Ct., . 100	100	1,500	103	1,545
10 " State Bank, " " . . . 100	100	1,000	123	1,230
10 " Charter Oak B'k, " " . . . 100	100	1,000	106	1,060
25 " Aetna Bank, " " . . . 100	100	2,500	108	2,700
		<hr/> \$36,500		<hr/> \$38,535

Railroad Stocks:—

80 shares Hartford, Springfield and New Haven Railroad, . . . \$100	\$8,000	\$143	\$11,440
50 " Connecticut River Railroad, . 100	5,000		4,350
	<hr/> \$13,000		<hr/> \$15,790

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$38,535 00
Railroad stocks, (market value,)	15,790 00
Railroad bonds, (cost on the books—market value not known,)	41,680 00
Loaned on mortgages of real estate, . . .	2,158,737 54
Loaned on notes secured by collaterals, . .	55,029 14
Premium notes of insured members, with lien on their policies at 6 per cent.,	1,207,758 99
Cash on hand and deposited in bank, . .	123,963 92
Due from agents,	56,017 85
	<hr/> \$3,697,512 44

CHARTER OAK LIFE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated, May, 1850—Charter unlimited.]

JAMES C. WALKLEY, *President*.

Secretary, SAMUEL H. WHITE.

General Agent, ARTHUR MERRILL, No. 27 State Street, Boston.

Bank stocks owned by the Company :—

		Par value per share.	Par value.	Market value per share.	Market value.
38 shares	Hartford B'k, Hartford, Ct.,	100	\$3,800	\$145	\$5,510
100	" City Bank, " "	100	10,000	115	11,500
100	" Merchants' B'k, St. Louis, Mo.,	100	10,000	107	10,700
100	" Mechanics' B'k, " " "	100	10,000	104	10,400
50	" Southern Bank, " " "	100	5,000	102	5,100
250	" Ætna Bank, Hartford, Ct.,	100	25,000	108	27,000
85	" Phoenix Bank, " " "	100	8,500	103	8,755
599	" Bank of Hartford Co., Hart- ford, Ct.,	50	29,950	50	29,950
36	" Connecticut River Banking Company, Hartford, Ct., .	50	1,800	65	2,340
50	" Mercantile B'k, Hartford, Ct.,	100	5,000	97	4,850
200	" Exchange Bank, " "	50	10,000	55	11,000
100	" Continental Bank, New York,	100	10,000	105	10,500
100	" Farmers' and Mechanics' B'k, Hartford, Ct.,	100	10,000	116	11,600
10	" Norfolk Bank, Norfolk, Ct.,	100	1,000	108	1,800
50	" Merchants' and Manufacturers' Bank, Hartford, Ct., . . .	100	5,000	100	5,000
66	" Charter Oak B'k, Hartford, Ct.,	100	6,600	106	6,996
31	" State Bank, " " "	100	3,100	123	3,813
			<hr/> \$154,750		<hr/> \$166,814

Assets of the Company, November 1, 1860 :—

Bank stocks, (market value,)	\$166,814 00
Real estate,	2,000 00
Loaned on mortgages of real estate, . .	19,173 39
Loaned on notes secured by collaterals, .	15,044 46
Loaned on endorsed notes, with semi-an. int.,	17,844 82
Cash on hand and in bank, and in hands of agents with bonds,	47,849 67
Indorsed notes, approved by State Comptroller, on interest,	50,000 00
Cash notes,	14,412 70
Bills receivable on demand, with interest, .	51,361 00
Accrued and overdue interest on investments,	18,000 00
Treasury Orders, Pickaway Co., Ohio, due A. D. 1861,	5,000 00
Loaned on notes secured by collaterals of per- sonal property,	289,003 45
Personal property on hand,	2,500 00

\$699,003 49

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, NEW YORK.

[Incorporated, July 25, 1859—Charter unlimited.]

WILLIAM C. ALEXANDER, *President.* *Secretary,* EDMUND C. FISHER.

General Agent, THORNDYKE D. HODGES, *Salem, Mass.*

Assets of the Company, November 1, 1860:—

\$100,000 United States 5 per cent. stock, 1874, (market value,)	\$101,624 75
\$20,000 New York City 6 per cent. stock, 1878, (market value,)	20,550 00
Deposit in United States Trust Company,	20,971 36
Cash on hand,	7,034 50
Personal estate,	2,128 65
Accrued interest,	1,666 67
Deferred premiums and cash due from agents,	14,078 88
Proportion of amount paid for re-insurance after Nov. 1, 1860, .	1,022 50
	<hr/>
	\$169,077 31

GERMANIA LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 10, 1860—Charter unlimited.]

HUGO WESENDONCK, *President.* *Act'g Sect.,* FREDERICK SCHWENDLER.

General Agent, HENRY MEYER, *No. 2 Hollis Place, Boston.*

Assets of the Company, November 1, 1860:—

Loaned on mortgages of real estate,	\$26,875 00
Cash on hand and in bank,	1,679 89
Cash in United States Trust Company, of New York,	45,486 22
\$120,000 U. S. 5 per cent. stock, 1874, (market value,) including interest accrued since June 30, 1860,	123,600 00
Deferred premiums, being balance due on premiums on policies issued since July 17, 1860, payable semi-annually and quarterly,	3,620 70
Interest accrued but not due, on bonds and mortgages, and in the United States Trust Company,	481 86
Office fixtures,	1,400 06
Due from agencies,	292 61
	<hr/>
	\$203,436 34

GUARDIAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, March 10, 1859—Charter unlimited.]

JAMES W. HALSTED, *President.**Secretary,* HENRY V. GAHAGEN.*General Agent,* THOMAS F. HOLDEN, No. 22 Congress Street, Boston.

Assets of the Company, November 1, 1860:—

Loaned on mortgages of real estate,	\$13,250 00
Cash on hand and in bank,	1,809 95
Personal property,	3,015 17
United States stocks,	101,825 09
Due from agents,	1,030 03
Deferred premiums,	9,362 60
Accrued interest,	1,700 00
	<hr/>
	\$131,992 84

HOME LIFE INSURANCE COMPANY, BROOKLYN, NEW YORK.

[Incorporated, April 30, 1860—Charter expires 1890.]

WALTER S. GRIFFITH, *President.**Secretary,* GEO. C. RIPLEY.*General Agent,* BENJAMIN WELLS, Jr., Brookline, Mass.

Assets of the Company, November 1, 1860:—

Loaned on mortgages of real estate,	\$62,500 00
New York State stocks, (market value,)	62,066 25
Premium notes,	12,674 92
Personal property,	1,884 54
Interest accrued on bonds and mortgages,	1,271 17
Interest accrued on State stocks,	305 00
Cash on hand,	159 82
	<hr/>
	\$140,861 70

KNICKERBOCKER LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April, 1853—Charter unlimited.]

ERASTUS LYMAN, *President.**Secretary,* GEO. F. SNIFFEN.*General Agent,* GEO. W. NORRIS, No. 17 State Street, Boston.

Assets of the Company, November 1, 1860:—

Loans on mortgages of real estate,	\$130,200 00
Loaned on notes secured by collaterals,	56,003 80
Loaned on notes without collaterals,	14,853 50
Premium notes,	25,708 02
	<hr/>
Amount carried forward,	\$226,765 32

<i>Assets brought forward,</i>	.	.	.	.	.	.	.	\$226,765	32
Interest accrued and unpaid,	.	.	.	.	.	.	.	5,705	30
Premiums unpaid,	.	.	.	.	.	.	.	7,451	64
Deferred premiums,	.	.	.	.	.	.	.	3,049	28
Due from agents and others,	.	.	.	.	.	.	.	4,723	57
Furniture,	.	.	.	.	.	.	.	1,838	97
Cash,	.	.	.	.	.	.	.	7,456	01
									<hr/>
									\$256,990 09

MANHATTAN LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1850—Charter unlimited.]

N. D. MORGAN, *President.* Secretary, C. Y. WEMPLE.

General Agent, JOSEPH MASON EVERETT, No. 10 *Phœnix Building, Boston.*

Assets of the Company, November 1, 1860 :—

Real estate,	.	.	.	.	.	.	.	\$76,770	79
Loaned on mortgages of real estate,	.	.	.	.	.	.	.	353,837	98
Loaned on notes secured by collaterals,	.	.	.	.	.	.	.	443,322	73
Suspense account,	.	.	.	.	.	.	.	1,749	53
Cash on hand and in bank,	.	.	.	.	.	.	.	32,458	29
Agents accounts in course of collection and transmission,	.	.	.	.	.	.	.	66,284	39
City bonds, (cost,)	.	.	.	.	.	.	.	3,975	00
United States 6 per cent., (cost,)	.	.	.	.	.	.	.	3,112	50
Temporary loans on stocks,	.	.	.	.	.	.	.	33,550	00
									<hr/>
									\$1,015,061 21

MUTUAL BENEFIT LIFE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated, January, 1845—Charter unlimited.]

ROBERT L. PATTERSON, *President.* Secretary, BENJAMIN C. MILLER.

General Agent, JOSEPH B. PRINCE, No. 27 *State Street, Boston.*

Assets of the Company, November 1, 1860 :—

Bonds of the Morris and Essex Railroad Company, New Jersey, secured by first mort. upon the road, real estate, &c.,	\$50,000 00
Real estate,	72,593 27
Loaned on mortgages of real estate,	2,131,691 68
Premium notes,	1,273,977 70
Cash on hand,	48,500 49
Newark City 7 per cent. bonds,	22,000 00
Albany City 6 per cent. bonds,	25,000 00
Troy City 6 per cent. bonds,	25,000 00
Brooklyn City 6 per cent. bonds,	50,000 00
Annuity bond of the State of Massachusetts and life policy, .	800 00
Loans on scrip, being advances of $\frac{2}{3}$ in payment of dividends,	6,018 74
Premiums in course of transmission,	38,183 53
	<hr/>
	\$3,743,765 41

MUTUAL LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, April 12, 1842—Charter unlimited.]

FREDERICK S. WINSTON, *President*.*Secretary*, ISAAC ABBOTT.*General Agent*, BENJAMIN PERKINS, No. 39 State Street, Boston.

Assets of the Company, November 1, 1860:—

Real estate,	\$45,213 61
Loaned on mortgages of real estate,	6,014,042 94
United States stocks,	201,125 00
Cash on hand and in bank,	384,881 69
Cash collected, in the hands of agents, and not remitted,	14,384 06
Deferred premium account, estimated,	125,000 00
Interest accrued but not yet due,	185,000 00
Due for premiums unpaid,	30,579 58
	<hr/>
	\$7,000,226 88

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT.

[Incorporated, November 13, 1848.]

JULIUS Y. DEWEY, *President*.*Secretary*, GEORGE W. REED.*General Agent*, JAMES T. PHELPS, No. 9 Merchants' Exchange, Boston.

Bank Stocks, owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
55 shares Vermont Bank,	\$50	\$2,750	\$67	\$3,685
93 " Missisquoi Bank,	50	4,650	55	5,115
20 " St. Albans' Bank,	25	500	25	500
60 " Bank of Commerce, Boston,	100	6,000	108 $\frac{1}{4}$	6,495
101 " Market Bank, "	70	7,070	79	7,979
30 " Webster Bank, "	100	3,000	109 $\frac{1}{4}$	3,277 $\frac{1}{2}$
75 " Merchants' Bank, "	100	7,500	102 $\frac{3}{4}$	7,706 $\frac{1}{4}$
		<hr/>		<hr/>
		\$31,470		\$34,757 $\frac{3}{4}$

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,)	\$34,757 75
Real estate,	4,794 51
Loaned on mortgages of real estate,	146,994 59
Loaned on notes with collaterals,	4,560 76
United States treasury notes,	20,123 33
Premium notes,	48,645 45
Due from agents,	6,565 81
Cash on hand,	6,209 32
	<hr/>
	\$272,651 52

UNION MUTUAL LIFE INSURANCE COMPANY, AUGUSTA, ME.

[Incorporated, 1848—Charter unlimited.]

MATTHEW-COBB, *Vice-President*.*Secretary*, W. H. HOLLISTER.*General Agent*, HENRY CROCKER, No. 68 State Street, Boston.

Bank Stocks owned by the Company:—

	Par value per share.	Par value.	Market value per share.	Market value.
45 shares Blackstone Bank, . . .	\$100	\$4,500	\$109	\$4,905 00
50 “ Continental Bank, . . .	100	5,000	100	5,000 00
		<hr/>		<hr/>
		\$9,500		\$9,905 00

Railroad Stocks:—

50 shares Boston & Worcester R. R., .	\$100	\$5,000	\$110½	\$5,525 00
65 “ Fitchburg Railroad, . . .	100	6,500		6,695 00
		<hr/>		<hr/>
		\$11,500		\$12,220 00

Railroad Bonds:—

Ogdensburg R. R. 1st mort. 7 per ct. bonds, .	\$10,000		\$9,931 61
Cheshire R. R. 1st mort. 6 per cent. bonds, .	3,000		2,550 00
	<hr/>		<hr/>
	\$13,000		\$12,481 61

Assets of the Company, November 1, 1860:—

Bank stocks, (market value,) . . .	\$9,905 00
Railroad stocks, (market value,) . . .	12,220 00
Railroad bonds, . . .	12,481 61
Loaned on mortgages of real estate, . . .	154,741 27
Loaned on notes secured by pledge of policies, . . .	387,858 25
Capital of the Company in personal securities, . . .	100,000 00
City, county, and town bonds, . . .	57,463 67
Cash on hand and in bank, . . .	10,054 53
Cash in hands of agents, secured by bonds, and in course of transmission, . . .	16,690 06
Estimated value of assets to suspense account, . . .	6,500 00
Present value of re-insurance, . . .	3,250 00
Office furniture, as per inventory, . . .	1,763 43
	<hr/>
	\$772,927 82

WASHINGTON LIFE INSURANCE COMPANY, NEW YORK.

[Incorporated, January, 1860—Charter unlimited.]

CLAYTON NEWBOLD, *Vice-President.*

Secretary, W. A. BREWER.

General Agent, M. MUN. DEAN, Cambridge, Mass.

Assets of the Company, November 1, 1860 :—

New York State stocks,	\$105,312 50
United States 6 per cent. government securities,	12,000 00
Bonds and mortgages,	8,000 00
Cash on hand and in bank,	7,103 37
Due from agents,	600 00
Deferred premiums,	6,000 00
Interest accrued,	2,200 00
	<hr/>
	\$141,215 87

FOREIGN LIFE INSURANCE COMPANIES

AUTHORIZED TO DO BUSINESS IN THIS STATE, WITH THE AGENTS
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE
BY EACH FOR THE YEAR ENDING OCTOBER 31, 1860.

In the following Tables are given the Names and Location of all Foreign Life Insurance Companies which have complied with our laws and are therefore authorized to do business in this State, together with the Names and Residences of all Agents legally acting for such Companies.

As a means of protection against the impositions of fraudulent Companies and Agents, the Commissioners deem it proper to advise that parties solicited to insure in Foreign Companies, *should refer to this list, and decline to enter into any engagements with parties not herein named.*

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
American Temperance Life,	Hartford, Ct.,	{ Lorenzo Burge, Albert Day, M. Mun. Dean, Elnathan Davis, W. S. Brakenridge, George S. Rawson,	Boston, .	—	\$1,032 35	—
			Boston, .	\$13,000 00	296 90	—
			Boston, .	17,600 00	368 64	—
			Fitchburg, .	3,000 00	73 60	—
			Ware, .	10,000 00	203 74	—
			Feltonville, .	3,000 00	57 00	—
American Mutual Life,*	New Haven, Ct.,	Farnham Plummer, .	Boston, .	—	\$2,032 23	—
			Boston, .	—	\$11,594 05	—
Connecticut Mutual Life, .	Hartford, Ct.,	{ Edwin Ray, Timothy Gordon, William S. Danforth, Adams Daniels, Asa P. Raud, Samuel Wells, Samuel E. Howes, James G. Warren, Ezra Baker, Daniel Stearns,	Boston, .	\$248,500 00	\$123,377 37	—
			Plymouth, .	26,500 00	369 66	—
			Plymouth, .	49,400 00	586 35	—
			Franklin City, .	—	1,264 87	—
			Westfield, .	76,150 00	2,027 70	—
			Northampton, .	27,050 00	804 74	—
			Pittsfield, .	15,500 00	359 00	—
			Brimfield, .	9,800 00	307 66	—
			Lynn, .	5,000 00	108 10	—
			Fitchburg, .	1,000 00	49 80	—

Conn. Mutual Life, (cont.,)	Hartford, Ct.,	{	R. E. Ladd, .	Springfield, .	5,900 00	6,092 71	-
			Franklin Whipple, .	Worcester, .	56,000 00	10,688 76	-
			Daniel Upton, .	Adams, .	67,850 00	2,338 27	-
			H. L. Dawes, .	North Adams, .	12,300 00	333 98	-
			A. C. Chadwick, .	Lawrence, .	62,600 00	2,029 56	-
			William Lincoln, .	Warren, .	141,800 00	4,907 97	-
			William Elliot, .	Greenfield, .	149,450 00	4,667 35	-
			D. C. Rogers, .	Conway, .	33,700 00	1,112 34	-
			Charles R. Ladd, .	Chicopee, .	-	680 42	-
					\$958,500 00	\$162,106 61	-
			David Rice, .	Barre, .	2,500 00	2,351 43	-
			E. Ferry, .	East Hampton, .	4,000 00	86 19	-
			John Shepardson, .	Petersham, .	8,700 00	288 16	-
			James Cook, .	Lowell, .	35,600 00	896 86	-
			James A. Goulding, .	Athol, .	11,300 00	263 41	-
			J. R. Perkins, .	N. Bridgewater, .	3,000 00	358 10	-
			Daniel Stearns, .	Fitchburg, .	4,000 00	441 20	-
			Franklin Whipple, .	Worcester, .	36,000 00	1,270 46	-
			G. H. Kendall, .	Clinton, .	37,100 00	737 78	-
			Orrin Jones, .	Westfield, .	15,400 00	444 26	-
					\$280,800 00	\$48,731 96	-
			Henry H. Hyde, .	Boston, .	\$450,000 00	\$16,479 92	-
			Thorndike D. Hodges, .	Haverhill, .	12,500 00	311 89	-
			John H. Derby,†	Salem, .	-	-	-
					\$462,500 00	\$16,791 81	-

* Takes no new risks.

† Commenced business since November 1, 1860.

Names and Location, &c.—Continued.

NAME OF COMPANY.	Location.	Names of Agents.	Residences.	Amounts Insured.	Premiums collected.	Tax paid.
Germania Life, . . .	New York, . .	Henry Meyer, . .	Boston, . .	\$6,000 00	\$66 46	—
Guardian Life, . . .	New York, . .	T. F. Holden, . .	Boston, . .	9,500 00	187 63	—
Home Life, . . .	New York, . .	Benjamin Wells, Jr., G. Morgan Smith,† .	Boston, . . South Hadley, .	61,000 00 —	1,531 54 —	—
International Life,* . .	London, Eng., .	Philip E. Hill, . . John T. Hall, . .	Taunton, . . Plymouth, . .	\$14,500 00 13,000 00	\$1,341 85 431 00	\$13 42 4 31
Kniekerbocker Life, . .	New York, . .	George W. Norris, David Hyde,† . .	Boston, . . Lowell, . .	\$57,500 00 \$180,000 00	\$1,772 85 \$4,435 89	\$17 73 —
Mutual Life, . . .	New York, . .	Benjamin Perkins, Lorenzo Burge, Henry H. Hyde, Charles Hovey, Hale Remington, N. B. Perkins, . . Franklin Whipple, .	Boston, . . Boston, . . Boston, . . Lowell, . . Fall River, Salem, . . Worcester, .	— \$2,000 00 429,000 00 29,500 00 255,500 00 104,500 00 68,800 00	\$4,788 64 958 54 118,862 81 1,004 22 7,238 97 21,468 08 9,821 20	— — — — — — —
Manhattan Life, . .	New York, . .	J. Mason Everett, . . Samuel E. Hawes, .	Boston, . . Pittsfield, . .	\$889,300 00 \$988,550 00 1,000 00	\$164,142 46 \$25,872 68 14 10	— — —

Manhattan Life, (cont.)	New York,	{	S. A. Howland, John H. Derby,†	.	.	.	Worcester, Salem,	.	65,800 00	2,248 16	—
									—	—	—
									\$1,055,350 00	\$28,134 94	—
									\$2,226,200 00	\$69,849 07	—
									4,000 00	1,206 74	—
									10,000 00	537 80	—
									10,000 00	402 90	—
									2,000 00	64 00	—
									5,000 00	164 70	—
									\$2,257,200 00	\$72,225 21	—
									\$493,408 00	\$13,600 62	—
									28,300 00	818 33	—
									79,000 00	2,123 16	—
									17,700 00	602 38	—
									114,650 00	3,457 64	—
									\$733,058 00	\$20,602 13	—
									\$22,000 00	\$466 69	—
									19,500 00	397 70	—
									\$41,500 00	\$864 39	—
									\$935,550 00	\$70,376 60	—
									25,500 00	1,018 10	—
									—	1,549 60	—
									\$961,050 00	\$72,944 30	—

* Not permitted to take new risks.

† Commenced business since November 1, 1860.

‡ Agency surrendered.

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